INVESTORS HERITAGE®
Your Future. Our Life's Work.

TECHNOLOGY ENHANCED SERVICE

CLIENT PORTAL REAL-TIME ADVANTAGES

Our commitment to technology has made us quick on our feet, which allows us to provide our clients with unparalleled attention to their needs.

Our industry-leading portal gives you 24/7 access to your information **IN REAL TIME**.

Depending on your contract type, you'll have access to:

- Account Value
- GLWB Benefit Base Value, if elected
- Current Lifetime Annual Income Amounts
- Free Withdrawal Amounts
- RMD Information
- Tax Qualification
- Annual Statements
- Allocation Information
- Full Account History
- Secure Document Upload
- Update Contact Information
- Change Requests
  Via DocuSign: withdrawals, beneficiary and name changes.

OVERVIEW

Policy Number	000000FI
Status	Active
Product Name	Heritage Income Advantage
Account Type	Non-Qualified Annuity
Policy Effective Date	01/15/2018
Policy Issue Date	01/15/2018

EXAMPLE

POLICY VALUES

Account Value	$103,641.92
Cash Surrender Value	$102,859.74
Free Withdrawal Amount	$11,060.18
GLWB Benefit Base Value	$123,649.20
Current Annual Lifetime Income Amount	$7,295.30
Death Benefit	$103,641.92

EXAMPLE

CREATING YOUR ACCOUNT

You'll be able to create your account after your contract is issued.

Go to investorsheritage.com. **Click Wealth.** **Select Client Portal.**

We've made your security a top priority, but also designed the portal to be user friendly.

To create an account, you'll need to enter:

- Owner's first and last name as they appear on the contract
- Full Social Security Number
- Date of birth
- Valid email address

After completing the setup form, we'll send you a confirmation email. Your portal account will not be accessible until you've confirmed receipt of the email. If you don't receive the email in 5-10 minutes after submission – be sure to check your junk &/or spam folder.

Of course, if you have any problems, please call us at 1-800-422-2011, ext. 4002.

INVESTORS HERITAGE®

Your Future. Our Life's Work.

PO Box 717 ▪ Frankfort, KY 40602 ▪ 800.422.2011 ▪ www.investorsheritage.com

We started Investors Heritage back when deals were sealed with a handshake. We firmly believed that people deserved respect, commitment and follow-through. We still believe that today. Some people may call that old-fashioned, we don't disagree. We're putting old-fashion values where they belong — in the future. So we've always been looking ahead, investing in new technologies and new products to bring security, comfort and dependability to our customers.

For over 60 years, we've backed our commitment to policyholders with a track record of financial strength and exceptional service. Each of our retirement and savings products is supported by a team of professionals working to protect and grow your savings and give you peace of mind knowing that your future needs are met.