



## AM BEST UPGRADES LONG-TERM ISSUER CREDIT RATINGS, AFFIRMS INVESTORS HERITAGE'S FINANCIAL STRENGTH

May 5, 2022 – Frankfort, KY – AM Best announced on Friday that it has upgraded Investors Heritage Life Insurance Company's ("Investors Heritage") Long-Term Issuer Credit Rating (Long-Term ICR) to "bbb+" from "bbb" and affirmed its Financial Strength Rating of B++ (Good) with a stable outlook.

The ratings agency cited Investors Heritage's balance sheet strength as "strong."

The upgrade of Investors Heritage's Long-Term ICR was driven by improvements to its operating performance as well as its growth in both investment income and premium and profitability while in growth mode. The growth, said AM Best, stems from "the addition of new annuity products and management's ability to capitalize on opportunities."

One year ago, Investors Heritage expanded its annuity offerings with the launch of its first fixed indexed annuity, the Heritage Income Advantage, which includes a proprietary ESG index option for policyholders who want to reflect their commitment to ESG efforts in their retirement planning.

"We are pleased that AM Best continues to recognize the strength that we have created by expanding our business, supporting our strong financial base, and delivering exceptional products and services to our customers," said Robert M. Hardy, Jr., Chief Executive Officer of Investors Heritage.

Read the release from AM Best:

<https://www.businesswire.com/news/home/20220429005611/en/AM-Best-Upgrades-Issuer-Credit-Rating-of-Investors-Heritage-Life-Insurance-Company>

### **About Investors Heritage**

Investors Heritage Life Insurance Company offers its policyholders a wide range of insurance solutions backed by a track record of exceptional service. Founded in 1960 and headquartered in Frankfort, Kentucky, the company has a rich and growing tradition of providing tools to help people build and manage their legacies as a leader in preneed and through its new retirement and wealth management offerings. For more information, please visit <https://investorsheritage.com/>.

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