



NEW ANNUITY FROM INVESTORS HERITAGE HELPS POLICYHOLDERS GROW ASSETS INTO RETIREMENT

JULY 5, 2022, FRANKFORT, KY – Investors Heritage Life Insurance Company (“Investors Heritage”) today announced the launch of its newest fixed index annuity (“FIA”) – the Heritage Growth Advantage (“HGA”) – designed to help policyholders grow their assets as part of their retirement planning.

Unlike with most other FIAs where rates may be reduced by the carrier, the HGA from Investors Heritage offers policyholders fully guaranteed participation rates on indexed accounts during the Surrender Charge Period. It also guarantees that policyholders will not lose account value when market performance is negative.

“We are excited to present the Heritage Growth Advantage to the market,” said Robert M. Hardy Jr., Chief Executive Officer of Investors Heritage. “Our goal is to give our policyholders the peace of mind, even when the markets are challenging, knowing that Investors Heritage is providing them with some stability to their financial future.”

Added John F. Frye, President of Investors Heritage. “We develop new products like the HGA to meet critical needs in the retirement market, where planning ahead comes with a lot of unknowns. By offering a guaranteed participation rate throughout the Surrender Charge Period, we try to take away some of that uncertainty.”

Policyholders at time of purchase can choose a fixed rate of compound interest or participate in upside potential through one of three index options:

- Morgan Stanley Dynamic U.S. Equities Index
- SG Entelligent Agile 6% VT Index
- S&P MARC 5% (Multi-Asset Risk Control) Index

The Morgan Stanley Dynamic U.S. Index provides policyholders with exposure to U.S. Large Cap Equities through listed futures. The index targets 15% annualized volatility by dynamically adjusting its allocation on an intraday basis. If the index’s futures holdings experience significant changes in volatility intraday, the index will rebalance its allocation to seek to bring the holdings’ volatility back to the target level of volatility.

The SG Entelligent Agile 6% VT Index, offered from Société Générale in partnership with Entelligent, a leader in environmental and economic analytics, is exclusively available through the Investors Heritage annuity offerings. The index uses Entelligent’s Smart Climate model to score companies in the S&P 500 based on the potential impact from environmental-focused regulation and technology as well as forecasted energy costs. The index provides exposure to the 250 companies in the S&P 500 with the highest scores – helping policyholders align their support for environmental sustainability with their retirement planning.



“Investors Heritage has a long history of exceptional client service and innovation,” said Rudy Sahay, Chairman of Investors Heritage and Managing Partner of Aquarian Holdings. “As we grow our retirement solutions platform – with unique features and proprietary indices – we leverage that legacy to inform and shape our next generation of products.”

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 final expense policies, and through its new retirement and wealth management offerings. For more information, please visit <https://investorsheritage.com/>.

About Aquarian Holdings

Aquarian Holdings is a diversified holding company with interests in businesses including insurance, asset management, real estate, and technology. We draw on our decades of collective experience to provide debt and equity capital solutions that meet the objectives of our partners and portfolio companies. For more information, please visit www.aquarianlp.com.

###

Media Contact

Anthony Lacavaro
Aquarian Holdings
alacavaro@aquarianlp.com
212.720.1015