INVESTORS HERITAGE®

COMPANY PROFILE

IH PROFILE 02-2026

BUSINESS DONE RIGHT THEN AND NOW

Investors Heritage was built on a core set of principles. Look someone in the eye when you're talking to them, treat everyone with respect, invest in the future, and your word is your bond — to name a few. These aren't just good rules for business, they're good rules for life. This means you can expect a financially sound business partner that keeps its commitments. You can expect friendly, knowledgeable customer service representatives that are empowered to deliver solutions. Finally, you can expect a responsive company — rich with technology — to ensure smooth and productive interactions every time.

As we continue to invest and grow, we will never stray from our roots. In fact, we will continue to strengthen them, because we realize that our reputation is on the line with every policy we issue and every client we serve. We built our business on strong principles. It's how we have always done business and always will.

A COMPANY ON THE MOVE.

In 2018, we partnered with Aquarian Holdings, strengthening our financial base and helping us grow our platform. Following that, Investors Heritage ranked as the fastest-growing insurer with a life & annuity focus in 2018, according to S&P Global. A feat we repeated once again in 2022.

In 2022, we were also named to Inc. Magazine's 2022 Inc. 5000 list, which ranks the nation's fastest-growing private companies. We were the sixth fastest-growing private company in Kentucky and the fourth oldest company to make that list. We're proud to keep our long tradition of excellence moving firmly into the future.

1960 – 1976

1960 Investors Heritage was founded by former Kentucky Lieutenant Governor Harry Lee Waterfield to provide secure life and annuity products.

1961 On April 21, 1961, our first policy was issued and remained in-force until February 19, 2016.

1964 Relocated from our original headquarters in Lexington, KY to Frankfort, KY.

1965 Opened Investors Heritage Life Insurance Company of Ohio.

1966 Product offerings were expanded to include Credit Life and Accident & Health products.

1974 Entered Final Expense market with the launch of a product sold through independent funeral homes.

1976 Assumed business from Northwest Security Life which expanded the company's footprint in the funeral home insurance space.

1980 – 2004

1982 Acquired Commercial Travelers of Dallas, TX.

1984 Began our first Group Life program.

1986 Introduced a Universal Life program.

1988 Following the passing of founder, Harry Lee Waterfield, his son Harry Lee Waterfield II was elected as Chairman and CEO.

1989 Developed a Preneed product to accommodate the changing needs of funeral homes which expanded sales in this line of business.

1994 Expanded our Preneed market and Credit insurance business. 2000 – 2009

2000 Grew the company's holdings through the acquisition of a block of business written through Franklin American Life Insurance Company.

2002 Acquired Regal Life Insurance Company of Baltimore.

2004 Began providing Third Party Administrative services for other life insurance companies.

2010 – 2019

2010 Assumed a block of business written through Memorial Service Life Insurance Company.

2011 Assumed a block of business written through Texas Memorial Life Insurance Company.

2011 Entered the Retirement and Savings space with the introduction of two Wealth Transfer products: Heritage Solution and Heritage Provider.

2018 Aquarian Holdings acquired Investors Heritage, took the company private and committed to grow the company through additional capital and market expansion.

Diversified product offerings with the launch of Heritage Builder Multi-Year Guaranteed Annuity and distribution through independent financial advisors.

2019 Following the passing of Harry Lee Waterfield II, his nephew Robert M. Hardy, Jr. was named CEO.

Ranked the fastest growing US life insurer with a Life & Annuity focus in 2018 by S&P Global.

2020 – 2025

2020 Named to Inc. 5000 as one of the fastest growing, privately held US companies.

Ranked in top-ten fastest growing US life insurers with a Life and Annuity focus for the second year in a row by S&P Global.

Provided Third Party Administration services for two other life companies on the same S&P Global list.

2021 Expanded our Annuity products with the launch of Heritage Income Advantage Fixed Indexed Annuity.

2022 Added the Heritage Growth Advantage Fixed Index Annuity to our stable of Annuity products.

Once again a member of the Inc. 5000 as one of the fastest growing, privately held US companies.

Topped the S&P Global list of fastest growing US life insurers with a Life and Annuity focus.

2023 Expanded our product lineup with the Heritage Growth Advantage+.

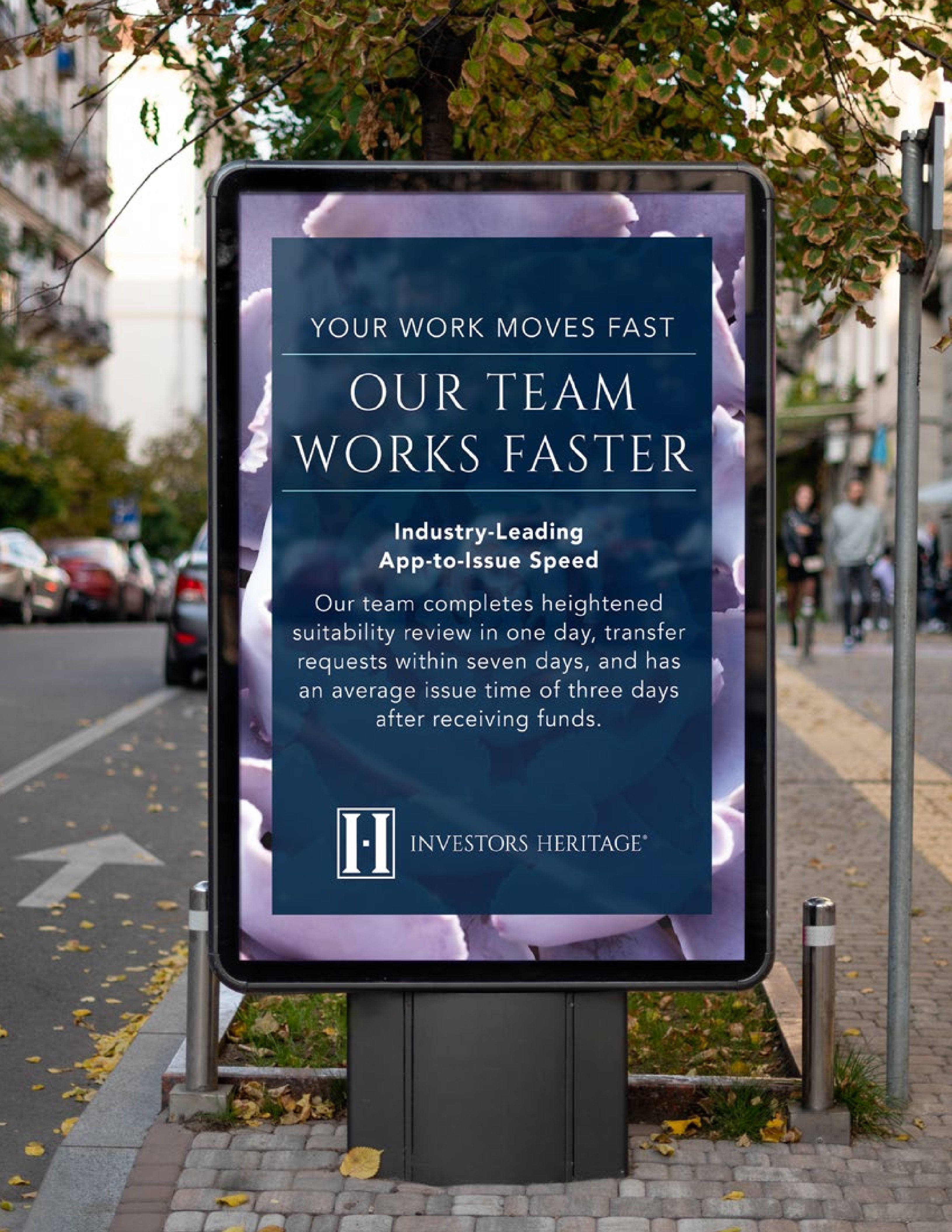
Added more flexibility to Heritage Growth Advantage with a 7-Year Surrender Charge option.

Launched Via Management Solutions, expanding Investors Heritage's proven technology and service model to deliver third-party administration services across the Aquarian Insurance Holdings platform and to unaffiliated insurance carriers.

2024 Recorded more than $1.2 billion in premium, the highest annual sales in company history.

Introduced the S&P 500® Dynamic Intraday TCA Index to the Heritage Growth Advantage series as the first carrier to offer it.

2025 Continued expansion of the Heritage Growth Advantage lineup with the addition of the Nasdaq-100 Volatility Control 10%™ Index; the product launch was recognized with a Nasdaq Tower feature in Times Square.



YOUR WORK MOVES FAST
OUR TEAM WORKS FASTER
Industry-Leading App-to-Issue Speed
Our team completes heightened suitability review in one day, transfer requests within seven days, and has an average issue time of three days after receiving funds.
INVESTORS HERITAGE®

SERVICE IS IN OUR DNA

From the beginning, Investors Heritage has made service a top priority. We pride ourselves on being personable and attentive to the needs of our producers and policyholders alike. We empower all of our people to be innovative, results-oriented client advocates who fulfill our company's considerable commitments each and every time.

WE WORK HARD TO MAKE THINGS EASY

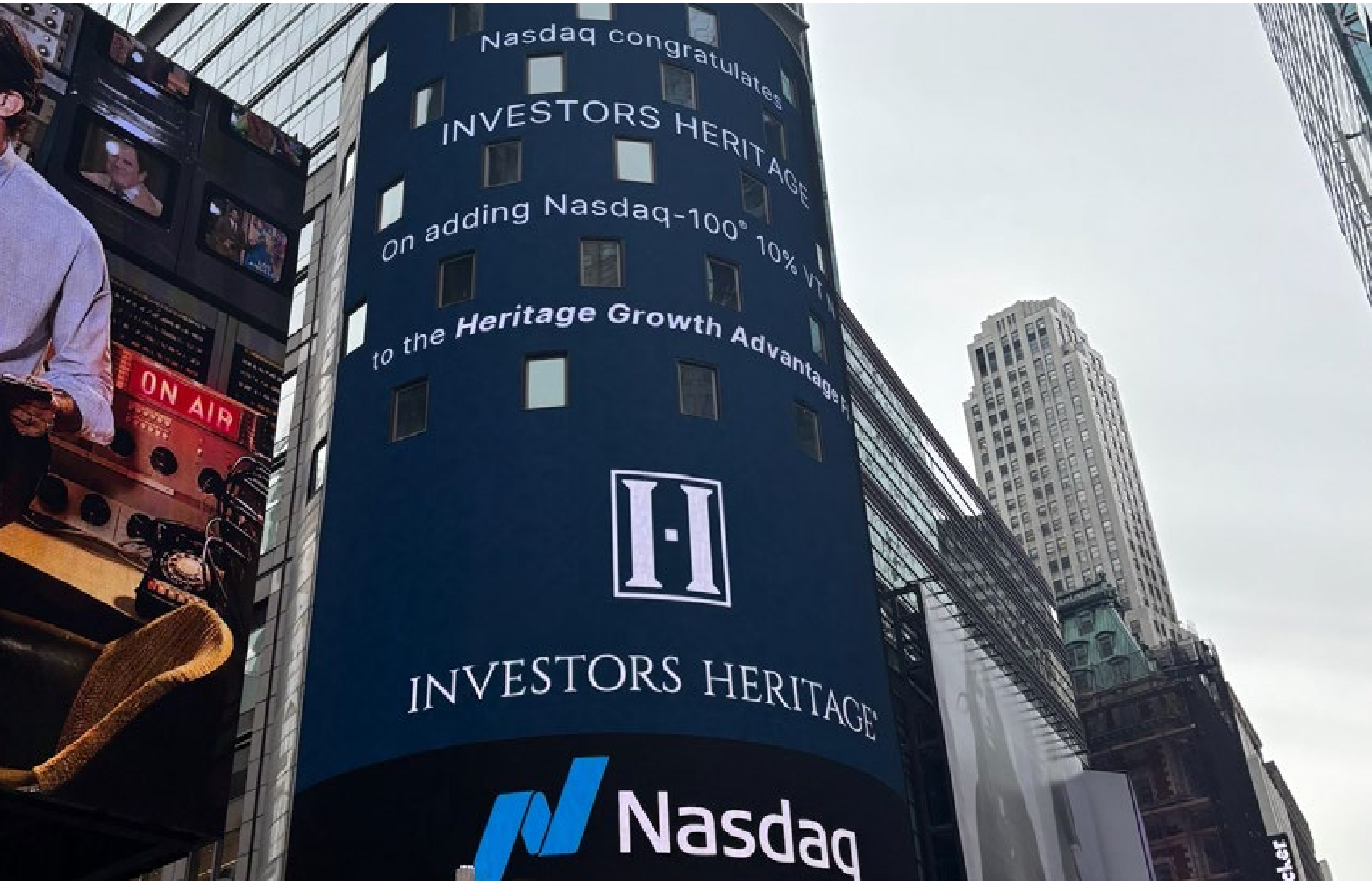
All of our client services are located in our Frankfort, Kentucky headquarters. This, of course, means there's just one place you need to call for service on all our products. But beyond that, we're constantly focused on enhancing our customer service, developing new products, and working with our partners to address client needs.

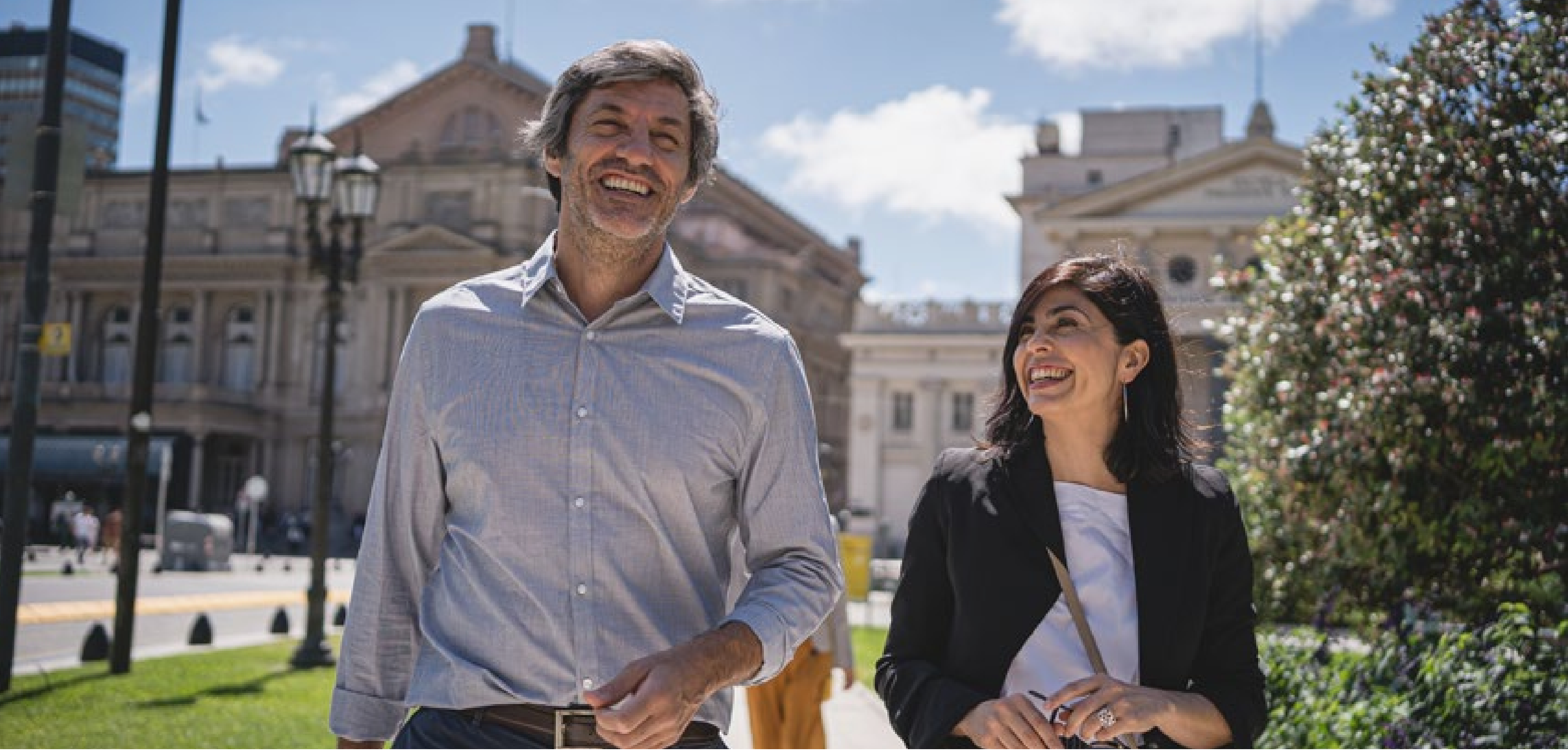
WE STAY NIMBLE

After the successful launch of our Heritage Builder multi-year, guaranteed annuity in 2018, we looked to enhance our internal processes to better serve our clients. Working with Firelight to develop an e-application, we were able to improve ease-of-use for financial professionals as well as enhancing our internal procedures. As a result, clients and advisors can complete the application process together remotely, if needed, and it also allows us to issue your policies more quickly.

WE ENHANCE CUSTOMER EXPERIENCE WITH TECHNOLOGY

Throughout the years, our commitment to technology has made us quick on our feet, which allows us to always provide our customers with unparalleled attention to their needs. Even when our office is closed and our customer service team has left the building, our industry-leading client and producer portals are there to give you 24 / 7 access to your information in real time. And since these portals were developed in-house, we are constantly working to enrich the user experience, because supporting you is our business.





AFTER A LIFETIME OF HARD WORK, YOU DESERVE A LONG, ENJOYABLE RETIREMENT

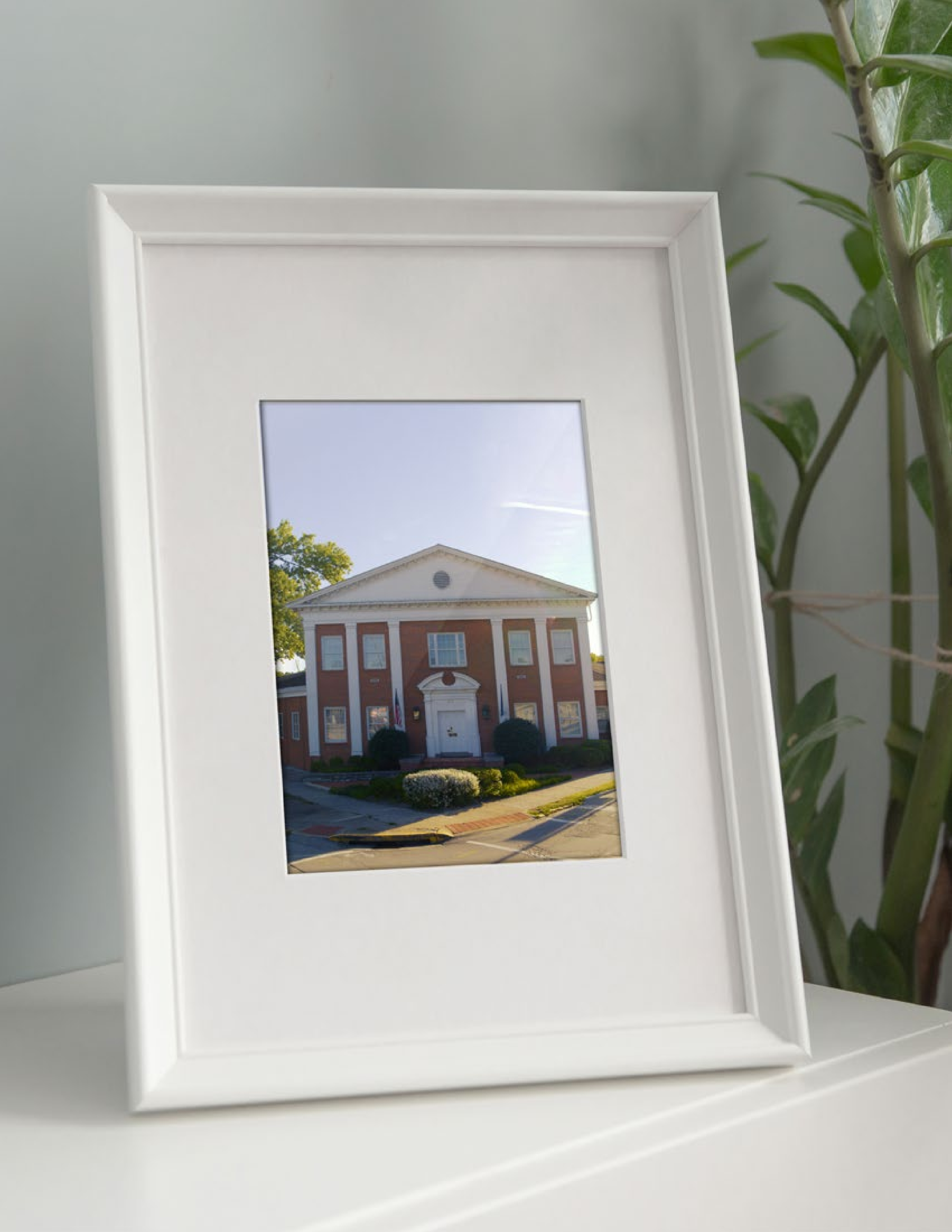
To ensure you're financially comfortable throughout your retirement, a little planning can go a long way. Our suite of retirement and wealth transfer products will help fuel that journey.

RETIREMENT AND WEALTH TRANSFER PRODUCTS

- Heritage Builder 3-, 5-, and 7-year guaranteed return annuities
- Heritage Income Advantage: single-premium, deferred, fixed indexed annuity with lifetime income option.
- Heritage Growth Advantage: single-premium, deferred, fixed indexed annuity with fully-guaranteed participation rates.
- Heritage Growth Advantage+: single-premium, deferred, fixed indexed annuity with fully-guaranteed participation rates and premium bonus.

Insurance products issued by Investors Heritage Life Insurance Company (Investors Heritage), 200 Capital Avenue, Frankfort, Kentucky. Product features and availability vary by state. Investors Heritage is not an investment advisor and is not registered as such with the SEC or any state securities regulatory authorities. Investors Heritage is not acting in any fiduciary capacity.

Guarantees and claims paying ability are backed by the financial strength of Investors Heritage. Annuities are not FDIC or NCUA/NCUSIF insured, are not obligations or deposits, are not guaranteed or underwritten by any bank, savings and loan or credit union and are not a condition of the provision or term of any banking service or activity.   A fixed indexed annuity is not a registered security or stock market investment and does not participate directly in any stock or equity investments or index. Investors Heritage does not provide tax, legal or accounting advice. Please consult a qualified advisor for such advice.



INVESTORS HERITAGE®

Your Future. Our Life's Work.

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

For over a half century, 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 across market cycles and give you peace of mind knowing that your future needs are met.