

OUR FINANCIAL STRENGTH

A HISTORY OF DEPENDABILITY

Since 1960, policyholders and producers have relied on Investors Heritage. While they work to secure their future, we've been by their side, offering peace of mind when they need it most.

We've listened to our partners to create products and services they can confidently offer their clients. We back that with a continuing commitment to provide innovative technologies and outstanding service for all.

B⁺⁺

With Stable Outlook
AM Best, June 2024¹

BBB⁻

With Stable Outlook
Fitch, June 2024

YE 2023 Direct Premiums

\$673M

YE 2024 Direct Premiums

\$1.2B

\$2.5B

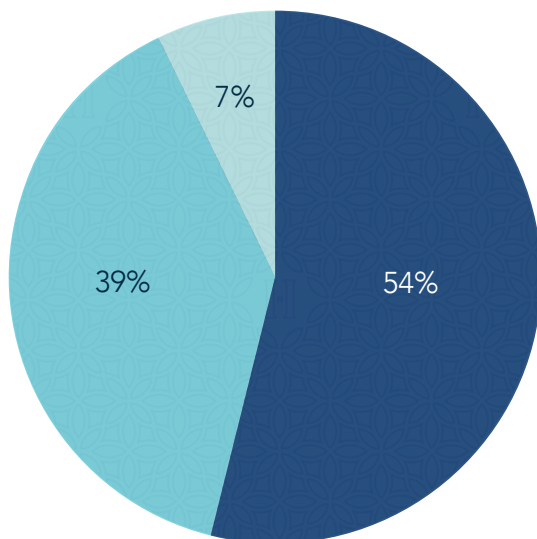
YE 2023 Admitted Assets



\$3.4B

YE 2024 Admitted Assets

INVESTMENTS & ASSETS



As of 12/31/2024

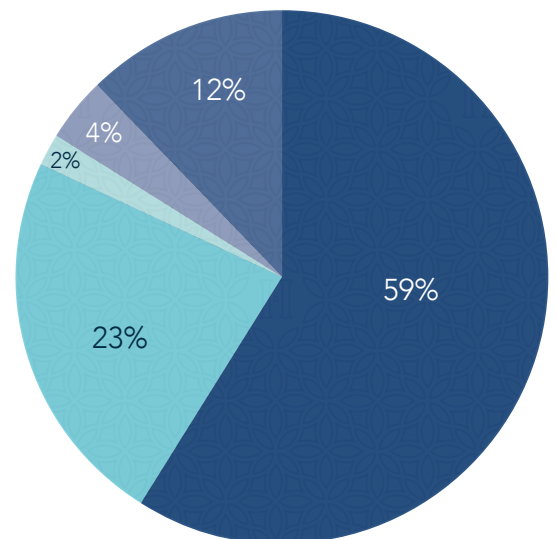
- NAIC 1¹
- NAIC 2²
- Other

¹For the latest Performance Assessment, access www.ambest.com

²NAIC 1 Includes NAIC CM1 designation for Commercial Mortgage Investments.

³NAIC 2 Includes NAIC CM2 designation for Commercial Mortgage Investment

⁴Credit includes U.S. corporate debt, U.S. municipalities, and U.S. and foreign government debt.



As of 12/31/2024

- Credit³
- Structured⁴
- Mortgage⁵
- Alternatives Assets
- Cash/Cash Equivalents

⁵Structured products include RMBS, CMBS, & ABS.

⁶Mortgage includes commercial and residential mortgage loans.

PEER COMPARISON

COMPANY	SOLVENCY RATIO ¹	AM BEST RATING ²	RBC RATIO ³
Security Benefit Life Insurance Company	114%	A-	821%
New York Life Insurance Company	113%	A++	944%
USAA Life Insurance Company	111%	A++	1094%
Northwestern Mutual Life Insurance Company	110%	A++	1093%
EquiTrust Life Insurance Company	110%	B++	1087%
Delaware Life	110%	A-	878%
Investors Heritage Life Insurance Company	109%	B++	733%
Protective Life Insurance Company	109%	A+	850%
Pacific Life Insurance Company	108%	A+	722%
Great American Life Insurance	107%	A++	905%
American Equity Investment Life Insurance Company	107%	A-	760%
Guaranty Income Life Insurance Company	106%	A-	721%
Allianz	106%	A+	691%
Forethought Life Insurance Company	105%	A	752%
Symetra Life Insurance Company	105%	A	764%
SILAC Insurance Company	104%	B+	750%
Athene	101%	A	771%
Fidelity & Guaranty Life Insurance Company	100%	A	902%

¹Solvency Ratio is statutory assets to statutory liabilities data (excluding separate accounts) from company statutory filings as of 12/31/2024.

²For the latest Performance Assessment, access www.ambest.com

³RBC Ratio represents the company's Total Adjusted Capital as a percentage to its Required Capital based on NAIC requirements (on a Company Action Level) from company statutory filings as of 12/31/2024.

STRONG FOUNDATION FOR GROWTH

Headquartered in Kentucky and licensed in nearly every U.S. state, we combine deep regional roots with a national presence—delivering forward-thinking, tech-enabled solutions grounded in the old-fashioned value of personal service.

In 2018, Investors Heritage was acquired by Aquarian Holdings as its flagship insurance carrier. Aquarian, a diversified global holding company with a strategic portfolio of insurance and asset management solutions, provides us with additional financial expertise, strategic leadership and a strong capital base.

With the backing of Aquarian, success of our products and our solid IMO partnerships, we've entered a period of strategic growth and innovation – earning multiple recognitions as one of the fastest growing life and annuity insurers in the country.

And we're not stopping there. We continue to innovate sensibly to meet the changing needs of the market and to deliver exceptional service to our policyholders and producers. Having that kind of foundation – one built on reliability, consistency, and quality – grounds everything we do at Investors Heritage.



INVESTORS HERITAGE®

Your Future. Our Life's Work.