

# CALIFORNIA SPECIFIC INFORMATION

## WAIVER OF WITHDRAWAL CHARGES

UP TO 50% OF THE ACCOUNT VALUE IS AVAILABLE PENALTY-FREE AFTER FIRST CONTRACT YEAR.

Available if on a Physician's written recommendation, the Annuitant is confined in an Eligible Nursing Home or receiving care in an eligible nursing home, Home Care or Community-Based Service due to: medical necessity, the Annuitant being unable to perform two of the Activities of Daily Living (ADL), or the Annuitant having a cognitive impairment. Nursing home confinement or eligible care must last for 90 days before Annuitant is eligible for the benefit. The Waiver benefit is not available if the annuitant was receiving qualified care or confined to an eligible facility when the policy was issued. Activities of Daily Living are: eating, bathing, dressing, transferring, toileting, continence and ambulating. Certain restrictions apply, see contract for details.

## FIXED ACCOUNT: GUARANTEED GROWTH

Funds allocated to the Fixed Account grow at a fixed rate of compound interest. Interest is credited to the Fixed Account daily. The Fixed Account rate is guaranteed for one year in California.

## SURRENDER CHARGE PERIOD OPTIONS

### HGA

CALIFORNIA

7-Year or 9-Year

### HGA+

CALIFORNIA

9-Year

## WITHDRAWAL CHARGES

Withdrawal Charges apply during the Surrender Charge Period to amounts in excess of the free allowed amounts. The Withdrawal Charge percentage is applied only to the amount in excess of the free allowed amounts.

YEAR	7-Year							9-Year	
	1	2	3	4	5	6	7	8	9
CALIFORNIA	7.75%	7.65%	6.65%	5.65%	4.65%	3.60%	2.60%	1.55%	0.50%

## PREMIUM BONUS RECAPTURE (HGA+ ONLY)

If you take withdrawals in excess of the free allowed amounts during the Surrender Charge Period, you would forfeit part of your Premium Bonus as shown in the table below.

YEAR	1	2	3	4	5	6	7	8	9	10
CALIFORNIA	90%	80%	70%	60%	50%	40%	30%	20%	10%	0%

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The Heritage Growth Advantage Series of products are issued by Investors Heritage Life Insurance Company, 200 Capital Avenue, Frankfort, Kentucky. The products are available on the following form numbers in most states. State variations apply. Contract form number ICC20-FIA2, Nursing Home Waiver Rider ICC20-NHR-1, Waiver of Withdrawal Charges NHR-CA, Premium Bonus Rider ICC20-PBR-2, Market Value Adjustment Rider ICC20-MVA2, S&P Marc 5 Annual Point to Point with Participation ICC22-SPM5PAR1-G, S&P Marc 5 2-Year Point to Point with Participation ICC22-SPM5PAR2-G, Soc Gen Annual Point to Point with Participation ICC22-SGA6PAR1-G, Soc Gen 2-Year Point to Point with Participation ICC22-SGA6PAR2-G, Morgan Stanley Dynamic US Equities Annual Point to Point with Participation ICC22-MSDUSEPAR1-G, Morgan Stanley Dynamic US Equities 2-Year Point to Point with Participation ICC22-MSDUSEPAR2-G, S&P 500 Dynamic Intraday TCA Index Annual Point to Point with Cap ICC23-SPDCAP1-G. Product features and availability vary by state. See policy form for actual contract terms and conditions.

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Indices are not available for direct investment.



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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.