

# HERITAGE INCOME ADVANTAGE

Effective as of 01/01/2026

Changes noted in **pink text**

Heritage Income Advantage is a single-premium, deferred, fixed indexed annuity designed to protect your assets from market downturns and grow your retirement savings. The optional Guaranteed Lifetime Withdrawal Benefit Rider (GLWB) offers a guaranteed income stream.

**THIS FORM MUST BE ACCCOMPANIED BY THE HERITAGE INCOME ADVANTAGE CONSUMER GUIDE (HIA-CG) AND/OR THE HERITAGE INCOME ADVANTAGE CONSUMER HIGHLIGHTS (HIA-CH).**

All rates included here are determined at contract issue and guaranteed for the life of the contract.

<b>BASE PRODUCT ISSUE AGES</b>	18 – 80	<b>PREMIUM MINIMUM</b>	\$25,000
<b>GLWB RIDER ISSUE AGES</b>	55 – 80	<b>PREMIUM MAXIMUM</b>	\$1,000,000

<b>BASE VALUE</b>	
<b>Premium Bonus</b>	<b>7%</b>

% of initial Premium Added to Account Value at Issue.

## GLWB RIDER

<b>Rider Fee</b>	<b>1.25%</b>
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% of the Benefit Base charged and deducted annually from the Account Value while the rider is in effect and the Account Value is greater than \$0.

<b>Benefit Base Bonus</b>	<b>25%</b>
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% of initial premium added to the Benefit Base at issue. The Benefit Base is used only for calculating the Lifetime Annual Income and Rider Fee. It is not included in the Account Value or Death Benefit.

<b>Rollup Rate</b>	<b>6%</b>
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The Benefit Base grows at the Rollup Rate, compounded annually on each contract anniversary.

## LIFETIME WITHDRAWAL RATES

Determined by the attained age and election of Single or Joint Income.

AGE	SINGLE	JOINT	AGE	SINGLE	JOINT	AGE	SINGLE	JOINT
<b>56</b>	4.55%	4.05%	<b>68</b>	5.85%	5.35%	<b>80</b>	7.00%	6.50%
<b>57</b>	4.65%	4.15%	<b>69</b>	5.95%	5.45%	<b>81</b>	7.10%	6.60%
<b>58</b>	4.80%	4.30%	<b>70</b>	6.05%	5.55%	<b>82</b>	7.20%	6.70%
<b>59</b>	4.90%	4.40%	<b>71</b>	6.15%	5.65%	<b>83</b>	7.40%	6.90%
<b>60</b>	5.05%	4.55%	<b>72</b>	6.25%	5.75%	<b>84</b>	7.65%	7.15%
<b>61</b>	5.15%	4.65%	<b>73</b>	6.30%	5.80%	<b>85</b>	7.85%	7.35%
<b>62</b>	5.25%	4.75%	<b>74</b>	6.40%	5.90%	<b>86</b>	8.10%	7.60%
<b>63</b>	5.35%	4.85%	<b>75</b>	6.45%	5.95%	<b>87</b>	8.30%	7.80%
<b>64</b>	5.50%	5.00%	<b>76</b>	6.55%	6.05%	<b>88</b>	8.50%	8.00%
<b>65</b>	5.55%	5.05%	<b>77</b>	6.60%	6.10%	<b>89</b>	8.75%	8.25%
<b>66</b>	5.65%	5.15%	<b>78</b>	6.70%	6.20%	<b>+90</b>	9.00%	8.50%
<b>67</b>	5.75%	5.25%	<b>79</b>	6.90%	6.40%			

This material is intended to provide educational information about the features of a fixed indexed annuity and is intended for producer use only and is not to be used as part of the sales process. This material is not and should not be considered personalized financial advice. Investors Heritage Life Insurance Company (Investors Heritage) is not an investment adviser and is not registered as such with the SEC or any state securities regulatory authority. Investors Heritage is not acting in any fiduciary capacity with respect to any contract and/or investment. Please consult your financial professional for more information, including recommendations or advice specific to your needs.

The Heritage Income Advantage is a single premium, deferred, fixed indexed annuity (FIA) issued by Investors Heritage. An FIA is intended to be an insurance product for retirement or other long-term needs for a person who has sufficient cash or other liquid assets available for living expenses and unexpected emergencies, such as medical expenses. An FIA is not a registered security or stock market investment and does not participate directly in any stock or equity investments or index.

The Heritage Income Advantage and the Guaranteed Lifetime Withdrawal Benefit Rider, an optional rider available for purchase with the Heritage Income Advantage 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, Guaranteed Lifetime Withdrawal Benefit Rider ICC20-GLW, 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, Guaranteed Lifetime Withdrawal Benefit Rider Detail Specification Page ICC20-GLWDTL, Enhanced Income Benefit Rider ICC20-EIB, S&P 500 Annual Point to Point w/Cap ICC20-SPCAP1-1, S&P 500 Annual Point to Point with Participation ICC20-SPPAR1-1, S&P 500 Monthly Sum Cap ICC20-SPMSC-1, S&P Marc 5 Annual Point to Point with Participation ICC20-SPM5PAR1-1, S&P Marc 5 2-Year Point to Point with Participation ICC20-SPM5PAR2-1, Soc Gen 2-Year Point to Point with Participation ICC20-SGA6PAR2-1, Soc Gen Annual Point to Point with Par ICC20-SGA6PAR1-1, Morgan Stanley Dynamic US Equities Index Annual Point to Point with Participation Rate ICC22-MSDUSEPAR1, Morgan Stanley Dynamic US Equities Index 2-Year Point to Point with Participation Rate ICC22-MADUSEPAR2. Product features and availability vary by state. See policy form for actual contract terms and conditions.

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.

Taxable distributions (including certain deemed distributions) are subject to ordinary income taxes and may also be subject to a 10% federal income tax penalty, if taken prior to age 59 ½. Normal rules surrounding the taxation of IRA payments apply. Early Withdrawal Charges may also apply. Guaranteed amounts may be reduced if withdrawals exceed the free withdrawal amounts. Investors Heritage does not provide tax, legal or accounting advice. Please consult a qualified advisor for such advice.

Indices are not available for direct investment.



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Your Future. Our Life's Work.

PO Box 717 • Frankfort, KY 40602 • 800.422.2011 • [www.investorheritage.com](http://www.investorheritage.com)

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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.