



INVESTORS HERITAGE®

Your Future. Our Life's Work.

MAKE YOUR MONEY WORK SMARTER.
HERITAGE BUILDER ANNUITY

HERITAGE BUILDER 3-YEAR

\$25,000 Minimum **2.00% Guaranteed**
\$1,000,000 Maximum* for 3 years

HERITAGE BUILDER 5-YEAR

\$25,000 Minimum **2.85% Guaranteed**
\$1,000,000 Maximum* for 5 years

HERITAGE BUILDER 7-YEAR

\$25,000 Minimum **3.00% Guaranteed**
\$1,000,000 Maximum* for 7 years

*Without Home Office Approval

**RATES EFFECTIVE AS OF
FEBRUARY 1, 2021**

Rates subject to change.

**INCLUDED PENALTY-FREE
WITHDRAWAL OPTIONS:**

Accumulated Interest

After 30 days

Required Minimum Distribution

After 6 months

Free Withdrawal

After 1 year

Up to 10% account value

Nursing Home Withdrawal

After 1 year

Up to 50% account value

Subject to medical requirements

Only available for issue ages 0 – 80

Not Available in SD or CA

InvestorsHeritage.com ▪ 800.422.2011 ▪ 200 Capital Avenue ▪ PO Box 717 ▪ Frankfort KY 40602

This product is underwritten by Investors Heritage Life Insurance Company, Frankfort Kentucky. This is a summary of some of the annuity product features. The annuity contract contains the actual terms and conditions of coverage and will control. The product is not available in all states and product features may vary by state. Surrender and withdrawal fees may apply to early withdrawals and withdrawals may be subject to federal and state income tax and or penalties. Neither Investors Heritage Life Insurance Company nor its representatives provide legal or tax advice. You should consult your attorney or your tax advisor if you have questions. Policy forms: ICC18-SPDA1, SPDA1-FL, SPDA1-ND, SPDA1-SD.