



NEARLY 60 YEARS OF THINKING AHEAD.

Founded in 1960 by former Kentucky Lieutenant Governor Harry Lee Waterfield, Investors Heritage is built on the twin pillars of strength and trust. For nearly 60 years we have been a market leader in innovative annuity and insurance products, as well as industry-leading client services. We are also proud to say we are one of the most fiscally conservative companies in our field.

Our Solvency Ratio<sup>1</sup>, the measure of our company's total assets to our total liabilities — or simply our ability to pay every liability today if we had to — compares very favorably to other industry leaders.

COMPANY	SOLVENCY RATIO <sup>1</sup>	AM BEST RATING
Pacific Life	114.2	A+
NY Life	114.1	A++
Mass Mutual	109.5	A++
Security Benefit	109.3	A-
Investors Heritage	107.9	B+ (positive outlook)
Symetra	106.6	A+
American Equity	106.4	A-
Nationwide	106.4	A+
Allianz	105.8	A+
North American	105.6	A+
Equitrust	104.9	B++
Fidelity & Guarantee	104.7	B++
Sentinel Security	103.2	B++

<sup>1</sup>Solvency Ratio is statutory assets to statutory liabilities data from standard analytical services or from company statutory filings.

OTHER FINANCIAL FACTS\*

Other Financial Facts of Investors Heritage:

- Total Assets: ~\$900,000,000
- Total Insurance in Force: Over \$1,500,000,000
- Total Policies Administered: Over 300,000
- Stable Investment Portfolio:
  - 90% in cash or bonds
  - 98% of our bonds rated NAIC 1 or 2 (investment grade)
  - 9% of our investment portfolio in our mortgage program which is made up of 1st lien mortgages on both residential and commercial properties.

\*As of 3/31/2019

This information should not be interpreted nor is it intended to imply that Investors Heritage will be as successful as the other companies shown, and it is not a guarantee of future financial performance. It is intended to serve as a guide with respect to the solvency ratio of Investors Heritage as compared to the other companies listed, based on the current statutory financial statements on file with the state insurance departments.