



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 for 3 years
\$1,000,000	Maximum*	

RATES EFFECTIVE AS OF
SEPTEMBER 1, 2022

Changed rates shown in pink.

HERITAGE BUILDER 5-YEAR

\$25,000	Minimum	3.50% Guaranteed for 5 years
\$1,000,000	Maximum*	

**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

HERITAGE BUILDER 7-YEAR

\$25,000	Minimum	3.65% Guaranteed for 7 years
\$1,000,000	Maximum*	

*Without Home Office Approval

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