



INVESTORS HERITAGE  
Your Future. Our Life's Work.

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## HERITAGE BUILDER MYGA

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### PRODUCT DESCRIPTION

Heritage Builder MYGA is a flexible wealth-accumulation and savings product that delivers market-leading interest rates that will accrue in a tax deferred manner while also providing rider-free liquidity options.

### PRODUCT SPECIFICATIONS

Our 3, 5, and 7-year annuities are suitable for both qualified and non-qualified markets.

#### DEATH BENEFIT

The guaranteed death benefit equals the account value and will be paid to a designated beneficiary.

#### ISSUE AGES

From age 0–90 at the age of your last birthday.

INITIAL GUARANTEED PERIODS	MINIMUM	MAXIMUM
3-Year	\$25,000	\$1,000,000*
5-Year	\$25,000	\$1,000,000*
7-Year	\$25,000	\$1,000,000*

\*Without home office approval.

### FREE WITHDRAWAL OPTIONS

#### ACCUMULATED INTEREST

You can make a withdrawal against your interest after 30 days. The minimum withdrawal is \$100. 1, 3, 6, or 12-month payment options are available.

#### REQUIRED MINIMUM DISTRIBUTION

This withdrawal is available six months after the effective date. The minimum withdrawal is \$100.

## FREE WITHDRAWAL

A free withdrawal is available 1-year after effective date. You can withdraw up to 10% of your account value with a minimum withdrawal of \$200.

## NURSING HOME WITHDRAWAL\*

This withdrawal is available one year after the effective date and is subject to medical requirements. You can withdraw up to 50% of the policy's accumulated value; however, this is only available for issue ages 0–80.

\*Not Available in South Dakota or California.

## WITHDRAWAL CHARGES

Charges apply for withdrawals outside the free withdrawal options.

YEAR	1	2	3	4	5	6	7
3-Year	9%	8%	7%	0%			
5-Year	9%	8%	7%	6%	5%	0%	
7-Year	9%	8%	7%	6%	5%	4%	3%



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Investors Heritage is a family-run insurance business that has operated since 1960 with the idea that people deserve respect, loyalty, and follow-through. As a result, we've offered the highest level of personable service paired with new technologies and new products to bring peace of mind, comfort, and dependability to our customers. It was a simple idea and the right idea that has stood the test of time.

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