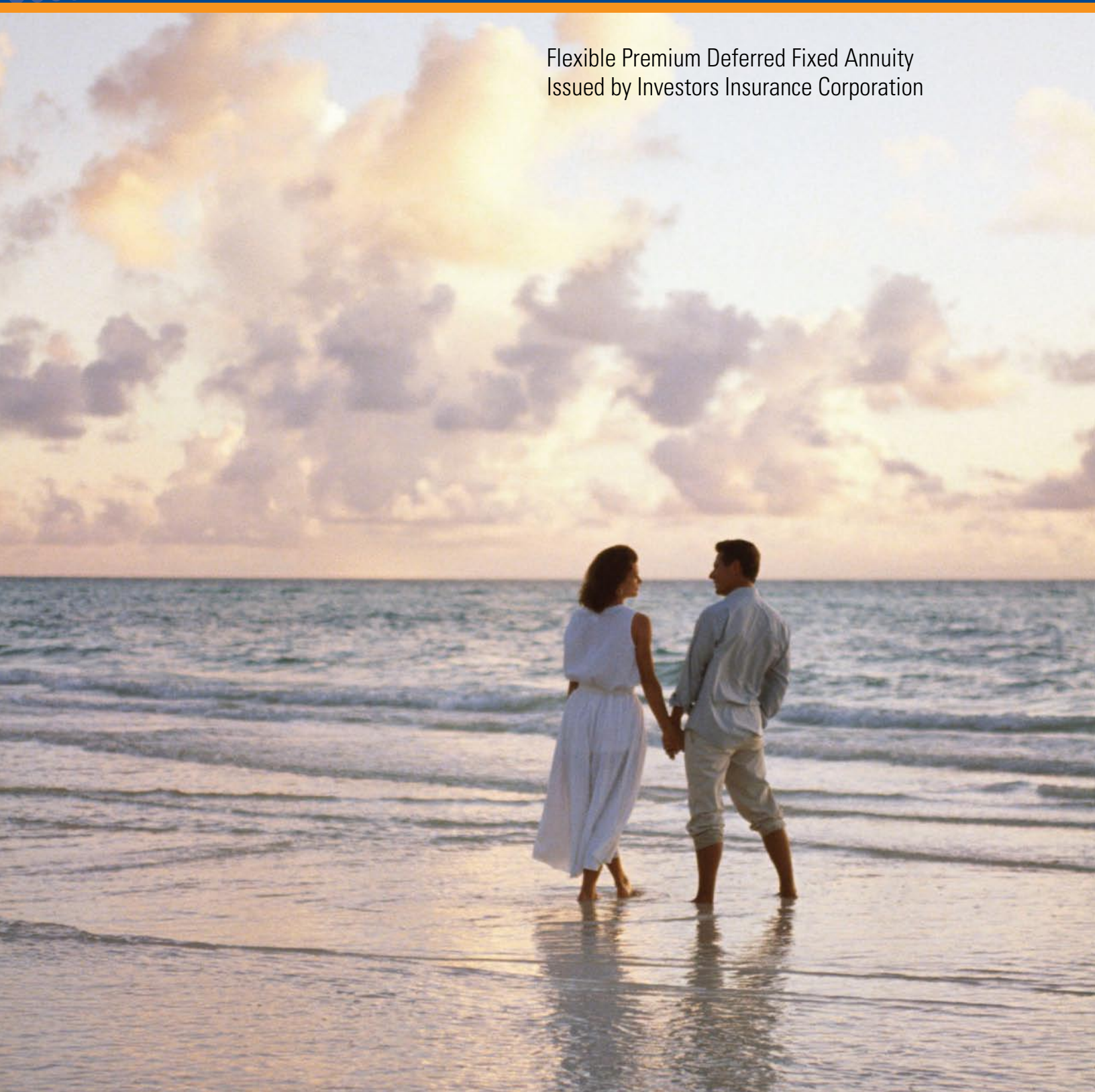




Your Money. Your Terms. *Your Future.*

Flexible Premium Deferred Fixed Annuity  
Issued by Investors Insurance Corporation





**You may be retired, but your money isn't. It needs to keep working for you to outpace rising costs and protect your future.**

**Investors Insurance Corporation's RateMark® fixed annuity keeps your money working and gives you the flexibility to meet the future on your terms. Whether you are looking for competitive interest rates, guaranteed term periods, or the ability to respond to life's emergencies or provide for loved ones, RateMark® offers the solution!**

**RateMark® – Your Money, Your Terms, Your Future!**

# Your Money.

Options abound when it comes to where and how to secure your financial future:

**Mutual funds**—Good growth potential, but 100% of your money may be at risk.

**Certificates of deposit**—A safer vehicle, but rates may be low, and earnings are taxable each year.

**Stocks**—The reward may be great, but so may be the risk.

**Traditional fixed annuities**—Taxes are deferred, and risk is shared, but the growth potential can vary among different products available.

No one financial vehicle is right for everyone, and diversification is definitely a good idea. But for your “safe money,” a traditional fixed annuity offers many advantages.

## TAX DEFERRAL

Because you pay no taxes on interest earned as it accumulates, fixed annuities offer an attractive way to grow your money:

- Your principal earns interest.
- Your interest earns interest.
- The money you would have paid in taxes earns interest.

## GUARANTEED MINIMUM EARNINGS

Unlike most other savings options, a fixed annuity is guaranteed to earn a minimum return on all or a portion of your principal for the life of your contract, so you're not bearing all the risk. This minimum guarantee is one reason millions of Americans have turned to fixed annuities over the years as a safe and secure part of their comprehensive financial plan.

## OTHER STANDARD FEATURES

Most traditional fixed annuities also offer withdrawal features, a death benefit, and other peace-of-mind options.

What if you don't need all the standard features that most traditional fixed annuities offer? As good as the package of standard benefits is on a fixed annuity, many annuity owners never use them. So why pay for something you don't plan on using?







## Your Money. Your Terms.

Introducing RateMark®—a traditional fixed annuity that lets you customize your contract with the benefits you need most.

### **STRATEGIES FOR GROWTH**

RateMark® offers options for determining interest credited to your annuity:

*One-Year Guaranteed Term Crediting Rate Strategy.*

*Multi-Year Guaranteed Term Crediting Rate Strategy:*

- Three-Year Guaranteed Term.
- Five-Year Guaranteed Term.
- Seven-Year Guaranteed Term.
- Ten-Year Guaranteed Term.

Each option guarantees a competitive declared interest rate that is credited daily for the entire term. You can allocate your premium to one term or to a combination of terms and “ladder” your interest rates. Laddering your premium among different terms allows you to maximize your interest rate and your flexibility.

At the end of each term, your funds automatically renew into the same term, unless you specify otherwise. If the new term extends beyond the 10-year surrender charge period or your contract maturity date, funds will renew into the One-Year Guaranteed Term.

## PREMIUM ALLOCATION

To capitalize on rising interest rates, you may wish to place a portion of your premium into the One-Year Guaranteed Term. You can transfer your funds out of the One-Year Term and into another term at any time, provided the new term does not extend beyond the 10-year surrender charge period or your maturity date. This gives you the flexibility to lock in a higher interest rate at a later date!

You may “ladder” your premium among different terms:

Term (years):	1	3	5	7	10
Premium:	\$		\$	\$	

You then have the option to transfer from the One-Year Term into another term at any time:

Term (years):	1	3	5	7	10
Premium:	\$ →	\$	\$	\$	

You can also move from one Multi-Year Term into another at the end of each term, provided the new term does not extend beyond your remaining surrender charge period or maturity date:

Term (years):	1	3	5	7	10
Premium:	\$	\$ ←	\$	\$	

## “SURRENDER CHARGE-FREE WINDOW” PROVISION

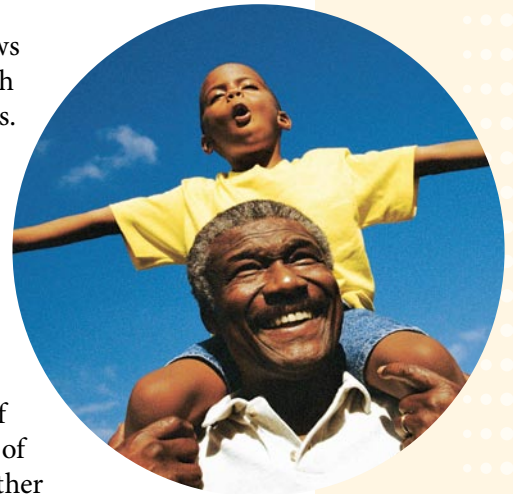
The Three-, Five-, and Seven-Year Guaranteed Terms offer a provision that allows you to withdraw up to 100% of your annuity value within 30 days following each Three-, Five-, or Seven-Year Guaranteed Term without paying surrender charges. Depending on your state of residence at issue, a market value adjustment (MVA) may apply to withdrawals taken during the 30-day window.

## MARKET VALUE ADJUSTMENT

Upon surrender or withdrawal, a market value adjustment may be applied to the amount accessed during the surrender charge period. The MVA measures changes in an external index from the date each premium payment is received to the date of access by withdrawal or surrender during the surrender charge period. The MVA may be positive or negative, is limited based on the number of years remaining in the surrender charge period, and is subject to a floor of 50% of interest credited. See “Access for Emergencies” (Page 7) for situations where neither surrender charges nor MVA apply.

## GUARANTEES

Whatever term(s) you choose, your interest rate is declared and guaranteed for the full length of the term(s) selected and will never be less than 1.5%. And, should you surrender your contract, you will never receive less than 87.5% of your premium payments, minus withdrawals and optional benefit deductions (if applicable), accumulated at an interest rate between 1% and 3% depending on your state of residence at issue.







# Your Money. Your Terms. Your Future.

## **CUSTOMIZE YOUR CONTRACT WITH OPTIONAL RIDERS**

Unlike most fixed annuities, which come “one-size-fits-all” with a plethora of standard benefits, RateMark® lets you select certain benefits through optional riders. In this way, you don’t end up paying for benefits you don’t want, *and* you may receive more competitive interest rates than you might get on similar products.

However, if liquidity, providing for beneficiaries, or planning for life changes is a concern, the optional riders may be just what you need. You may add any or all of the riders to your contract. The cost of the Enhanced Withdrawal Rider and Annuity Value Death Benefit Rider will be managed by a reduction in your interest rate before being credited to your contract, while the Enhanced Care Rider® is paid for through monthly deductions from your annuity value. The cost for the rider(s) is locked in at contract issue and will never increase. The rider(s) must be elected at the time of application and, in the case of the Enhanced Withdrawal Rider and Annuity Value Death Benefit Rider, cannot be terminated.

### **Enhanced Withdrawal Rider**

The Enhanced Withdrawal Rider allows you to take

annual withdrawals, outside of any 30-day “Surrender Charge-Free Window” period, of up to 10% of your annuity value without incurring a surrender charge or market value adjustment. This is in addition to withdrawals you may take through the Confinement Waiver or SEPP Tax Code provision [IRC 72(q) and 72(t)] or, for tax-qualified contracts, any minimum required distribution (MRD).

Those who elect the rider may:

- Order a “checkbook” and write up to four drafts per year. Drafts must be made payable to yourself or your financial institution in the amount of \$500 or more. “Checkbooks” are available on nonqualified and traditional IRA and Roth IRA contracts and to some trust owners.
- Arrange for systematic withdrawals on an annual, semiannual, quarterly, or monthly basis.

### **Annuity Value Death Benefit Rider**

The Annuity Value Death Benefit Rider ensures that beneficiaries receive the full annuity value upon the owner’s death, free of surrender charge or market value adjustment (MVA). Without the rider, beneficiaries receive the Surrender Value (see contract for details).

## Enhanced Care Rider®

One of the first riders of its kind, the Enhanced Care Rider® (ECR) provides a benefit that can increase the annuity value when you qualify and may need it most, without requiring you to answer invasive medical questions. This benefit, available after six years and once a 45-day elimination period is over, can help you manage the high cost of long-term care or other unexpected expenses. The benefit allows you to control:

- Whether to withdraw the annuity value increase.
- When to withdraw the annuity value increase.
- How the annuity value increase will be spent.

This means that if the time comes when you are unable to perform two of six activities of daily living, ECR can help—but you choose when, how, or if you spend the increase. See the Enhanced Care Rider® brochure for more information on this valuable rider.

## ACCESS FOR EMERGENCIES

Whether or not you elect the Enhanced Withdrawal Rider, your RateMark® annuity allows you to access your premium to respond to life's emergencies. In addition, if you have a tax-qualified contract, you may take minimum required distributions (MRD) without surrender charges or MVA.

## Confinement Waiver

Depending on your age when your contract is issued (see below), you may access all or a part of your annuity value without incurring a surrender charge or MVA if you are confined to a hospital, hospice facility, or nursing home for 60 consecutive days. Subject to availability, and certain restrictions may apply. See your contract for complete details and restrictions.

Issue Age	Percentage of Available Annuity Value
Up to age 70	100%
Age 71-80	50%
Age 81 and above	25%

## Substantially Equal Periodic Payments

To accommodate your changing needs, you may take withdrawals without surrender charges or MVA before age 59½ without income tax penalties, under a Tax Code provision called substantially equal periodic payments (SEPP). Some restrictions apply, so it is best to contact your insurance professional for additional information.

## ADDITIONAL INFORMATION

### Additional Premium Payments

In most states, you may make additional premium payments (\$2,000 minimum) anytime before age 86.

## Anniversary Statements

Each year, you will receive a statement showing your annuity values.

## Administrative Charges

There are none—ever! 100% of your premium is allocated to the term(s) of your choice—guaranteed.

## Surrender Charges

Withdrawals in excess of any surrender charge-free amount are subject to these surrender charges, based on the owner's age on the date premium is received:

Premium Year	Percentage Deduction for Premiums Received		
	Ages 0-75	Ages 76-80	Ages 81+
1	12%	11.50%	11%
2	12%	10.50%	10%
3	12%	9.50%	9%
4	11%	8.50%	8%
5	10%	7.50%	7%
6	9%	6%	6%
7	8%	5%	5%
8	6%	4%	4%
9	3%	3%	3%
10	1%	1%	1%
11	0%	0%	0%

## For More Information

We recommend you contact the insurance professional who helped you establish your RateMark® annuity for information on current rates, annuity values, or to discuss changes to your insurance and financial needs. You may also contact our Policyholder Services Department toll free, Monday through Friday, at 877-549-7663.

## STRENGTH AND STABILITY

In today's uncertain economy, stability and security are more important than ever—especially when your retirement is at stake. The RateMark® annuity is issued by Investors Insurance Corporation, a legal reserve life insurance company founded in 1956. Investors is a member of SCOR, one of the leading reinsurance companies worldwide, with clients in more than 130 countries. Investors Insurance Corporation is solely responsible for its contractual commitments. Please refer to the Investors Insurance Corporation *Strength and Stability Profile* for more information.



RateMark<sup>®</sup> flexible premium deferred annuity is issued by



Wilmington, DE  
[www.investorsinsurancecorp.com](http://www.investorsinsurancecorp.com)

Product distributed by



Legacy Marketing Group<sup>®</sup>  
dba: Legacy Marketing Insurance Services (CA Only)  
2090 Marina Avenue, Petaluma, CA 94954-6714

Individual Policy Form Nos: IIC-PMYGA-1107, IIC-MYR-1107, IIC-AVDB-1107, IIC-EWD-1107, IIC-CS-PMYGA-1107

Certificate Nos: IIC-CMYGA-1107, IIC-CS-CMYGA-1107

Enhanced Care Rider<sup>®</sup> Policy Form Nos: IIC-ECR-0508, IIC-ECRB-0508

Policy forms and numbers may vary. Product, features, and riders may not be available in all jurisdictions.

The Enhanced Care Rider<sup>®</sup> is not long-term care insurance. The rider has limitations, is optional, and has an additional cost.

Note: Investors Insurance Corporation and its representatives do not give legal or tax advice. This brochure simply reflects our understanding of the tax rules and regulations in effect at the time of publication. Please consult your personal tax adviser regarding annuity taxation as it applies to you.

Taxes are deferred until withdrawals are taken, and tax deferral is available only to individuals or to entities that benefit individuals, such as certain trusts. Under current law, tax deferral is a basic feature of tax-qualified plans. Placing qualified funds into an annuity does not provide any additional tax benefit.

Withdrawals over any surrender charge-free amount are subject to surrender charges and a market value adjustment. Withdrawals may be subject to income tax, and a federal income tax penalty may apply to withdrawals taken before age 59½. Certain tax-qualified plans allow minimum required distribution without surrender charges if the amount exceeds the surrender charge-free amount.

For exact terms and conditions, please refer to the contract.