



Sales Guide

Flexible Premium Deferred Fixed Annuity

Issued by Investors Insurance Corporation

Offered exclusively by Legacy Marketing Group®

What's Inside:

A Close Look at RateMark®

The Carrier Story

Sales Support and Resources

FOR BROKER USE ONLY. NOT FOR USE WITH CONSUMERS.

For training purposes only. Product not approved in all states.
Consult the contract for more information.

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We hope this guide answers your questions and provides ideas to help you sell RateMark®. For further information, please call the specific resources listed at the back of this guide or refer to LegacyNet®.

To provide you with quick access to the latest version of this guide, we’ve also made it available on LegacyNet®. Visit the secure site regularly for the most current RateMark® Sales Guide.

For product questions or sales ideas, call

Marketing
800-395-1053, Ext. 4002

RateMark®—Your Money, Your Terms, Your Future

The RateMark® multiple-year guaranteed fixed annuity provides the right solution for clients who want the advantages of a tax-deferred financial product along with competitive guaranteed rates that can be laddered through a choice of terms. In addition, a choice of optional riders—including the Enhanced Care Rider®—lets you tailor RateMark® to satisfy a range of client needs. And, the backing of “A-” rated* Investors Insurance Corporation offers added peace of mind.

A Close Look at RateMark®	
Top Features	<ul style="list-style-type: none"> • Competitive guaranteed rates, compared with other multi-year rate products. • Choice of guaranteed terms: <ul style="list-style-type: none"> – Select one term or a combination of terms. • “A-” rated* carrier. • Optional riders: <ul style="list-style-type: none"> – Enhanced Withdrawal Rider (10% surrender charge-free access and no MVA). – Annuity Value Death Benefit Rider (full annuity value at death). – Enhanced Care Rider® to respond to extended care needs. • 10-year surrender charge period. • “Surrender Charge-Free Window” provision (Guaranteed Term Expiration) allows for surrender charge-free withdrawals within 30 days of the end of each 3-, 5-, or 7-year term. A market value adjustment (MVA) may apply in some states. • Lower surrender charges for older attained ages (based on date premium is received). • “Checkbook” access** with election of Enhanced Withdrawal Rider. • Confinement Waiver allows up to 100% access. See Page 4. • Strong commissions.
Initial Premium	<ul style="list-style-type: none"> • \$5,000 minimum nonqualified. • \$3,000 minimum qualified. • \$2 million maximum per owner (aggregate of all Investors contracts).
Additional Premium	<ul style="list-style-type: none"> • Accepted prior to any owner reaching age 86.† • \$2,000 minimum.
Issue Age Limits	0–85
Guaranteed Term Crediting Rate Strategies	<ul style="list-style-type: none"> • One-Year Guaranteed Term Crediting Rate Strategy. • Multi-Year Guaranteed Term Crediting Rate Strategy. Available Terms: <ul style="list-style-type: none"> – Three-Year Guaranteed Term. – Five-Year Guaranteed Term. – Seven-Year Guaranteed Term. – Ten-Year Guaranteed Term.
See Page 3 for details.	

* A- (Excellent) is the fourth highest of 15 ratings from A.M. Best for financial strength. Rating as of November 2008.

** 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.

† May differ by state. See State Approval Matrix.

A Close Look at RateMark® (Continued)	
Available Riders	<ul style="list-style-type: none"> • Enhanced Withdrawal Rider (EWR)—10% surrender charge-free access and no MVA. • Annuity Value Death Benefit Rider (AVDBR)—full annuity value at death. • Enhanced Care Rider® (ECR)—annuity benefit that increases the annuity value when a client meets certain conditions. See details on Page 5. • See <i>RateMark® Annuity Quick Reference</i> for current costs on ECR and interest crediting reductions on EWR and AVDBR. <p>Important! Client must sign acknowledgment form(s). The forms can be found on LegacyNet®.</p>
Access to Annuity Value* See Page 3 for details.	<ul style="list-style-type: none"> • Enhanced Withdrawal Rider: 10% surrender charge-free withdrawals each year and MRD, if applicable. Some limitations apply. See rider for details. • MRD, SEPP, and Confinement Waiver available with or without rider (no surrender charge or MVA). • “Checkbook” access (with Enhanced Withdrawal Rider). • Surrender charge-free withdrawals at end of 3-, 5-, and 7-year terms (see Page 4).
Surrender Charges per Premium Year	Based on oldest owner’s attained age on date premium is received: <ul style="list-style-type: none"> • Ages 0–75: 12, 12, 12, 11, 10, 9, 8, 6, 3, 1, 0% • Ages 76–80: 11.5, 10.5, 9.5, 8.5, 7.5, 6, 5, 4, 3, 1, 0% • Ages 81+: 11, 10, 9, 8, 7, 6, 5, 4, 3, 1, 0%
Guaranteed Term Interest Rate	1.50%
Minimum Guaranteed Surrender Value	87.50% of premium, minus withdrawals and any optional benefit deduction, accumulated at the minimum guaranteed interest rate for the life of the contract.
Death Benefit	<ul style="list-style-type: none"> • <i>With</i> Annuity Value Death Benefit Rider: greater of annuity value or surrender value. • <i>Without</i> Annuity Value Death Benefit Rider: surrender value, i.e, greater of annuity value, adjusted for any applicable MVA and surrender charges, or the minimum guaranteed surrender value.
Maturity Date	Contract anniversary that occurs on or immediately follows the 99th birthday of the person whose age determined the issue age.**
Qualified Plans	IRA and Roth IRA plans. Note: IRA accounts must have the individual as the annuitant and owner.
Commissions See Page 6 for details.	<ul style="list-style-type: none"> • Competitive commissions. • No chargebacks on death or full surrender, subject to the terms of the Producer Agreement.

* 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.

** May differ by state. See contract.

Guaranteed Term Crediting Rate Strategies

With your guidance, clients can choose a term or combination of terms, allowing them to ladder rates within a single product.

Available terms:

- One-Year Guaranteed Term.
- Multi-Year Guaranteed Terms:
 - Three-Year Guaranteed Term.
 - Five-Year Guaranteed Term.
 - Seven-Year Guaranteed Term.
 - Ten-Year Guaranteed Term.

Interest is credited daily at a rate declared and guaranteed for the term period selected; this rate will never be less than the guaranteed term interest rate. Rates are declared at least biweekly. At the end of the guaranteed term for each premium, clients can elect a new term not to exceed the surrender charge period or maturity date. If the duration of the new term extends beyond the surrender charge period or maturity date and a new term has not been selected, the funds will renew automatically into the One-Year Guaranteed Term.

To capitalize on interest rate increases and truly ladder their rates, clients may wish to allocate at least 15% of their premium to the One-Year Guaranteed Term, which allows for transfers to other terms at any time (see below).

TRANSFERS

- *One-Year Guaranteed Term:* Funds may be transferred into another guaranteed term at any time.
- *Three-, Five-, Seven-, and Ten-Year Terms:* The owner may request a transfer into another guaranteed term provided: (1) the new term does not extend beyond the maturity date or surrender charge period and (2) the owner's written request is received by our Administrative Office within 30 days of the end of the term.

RATE LOCKS

For premiums from 1035 Exchanges, transfers, and direct (qualified) rollovers, interest rates will be locked in for 45 days from the date the application and completed transfer paperwork are received in the Administrative Office.

Note: The locked-in interest rate will apply whether

the current rates are higher or lower than the rate when the application and transfer paperwork were received.

Access to Annuity Value*

WITH THE ENHANCED WITHDRAWAL RIDER

Clients may access 10% of the annuity value each year without surrender charge or MVA. For clients with tax-qualified contracts, the 10% free withdrawal amount is in addition to their minimum required distribution (MRD). SEPP and Confinement Waiver withdrawals are also available without surrender charge or market value adjustment (MVA). See details on Page 4. Withdrawals are taken proportionately from all available Guaranteed Terms; however, clients may target the One-Year Guaranteed Term for withdrawals.

Clients who elect the Enhanced Withdrawal Rider may make withdrawals by:

- “Checkbook” draft—Available upon request by the owner, the “checkbook” eliminates the need for forms and mail time. The minimum draft amount is \$500, and the draft must be made payable to the owner or a financial institution. Access is limited to four checks per contract year. “Checkbooks” are available to certain trusts and individual U.S. residents and only for nonqualified and IRA and Roth IRA contracts.
- Systematic withdrawals—Clients who need regular access to their annuity values can arrange for systematic withdrawals on an annual, semiannual, quarterly, or monthly basis. Except for monthly income payments, which are only available electronically, clients can elect to receive payments electronically or by check.

WITHOUT THE ENHANCED WITHDRAWAL RIDER

Substantially Equal Periodic Payments (SEPP) and Confinement Waiver withdrawals are available without surrender charge or MVA. In addition, clients with tax-qualified contracts may withdraw their MRD each year without surrender charge or MVA.

* 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.

“SURRENDER CHARGE-FREE WINDOW” (GUARANTEED TERM EXPIRATION)

Surrender charges are waived for 30 days at the end of the Three-, Five-, and Seven-Year Guaranteed Term. In some states, a market value adjustment (MVA) will apply, subject to a floor of 50% of interest credited. See State Approval Matrix for applicable states.

CONFINEMENT WAIVER

A portion of the greater of the annuity value or surrender value is available without surrender charge or MVA if the owner* (or one owner in the case of joint owners) is confined for at least 60 consecutive days to a:

- Nursing home.
- Hospice facility.
- Hospital.

The percentage of annuity value that may be withdrawn without a surrender charge or MVA is determined by the owner's* issue age:

- 70 or below = 100%.
- 71 to 80 = 50%.
- 81 and above = 25%.

These percentages include any remaining surrender charge-free amount. The waiver is available only once during the life of the contract and only to the original owner. Please see the contract for full requirements and disclosures.

A qualifying injury must be sustained, or qualifying illness must first manifest itself, while the contract is in force. Withdrawals under this provision must be requested no later than 90 days after the confinement ends. (See contract for details.)

SUBSTANTIALLY EQUAL PERIODIC PAYMENTS (SEPP)**

This option allows clients to avoid federal income tax penalties on withdrawals prior to age 59½ by taking substantially equal withdrawals over at least a five-year period. Available without surrender charge or MVA. See the enrollment form for details and restrictions.

MARKET VALUE ADJUSTMENT (MVA)

Upon surrender or withdrawal, a market value adjustment (MVA) 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 to Annuity Value”(Page 3) for situations where neither surrender charges nor MVA apply.

SETTLEMENT OPTIONS

Upon maturity, the owner may elect to receive payments of the contract's proceeds over a fixed period, in a fixed amount, or over the lifetime(s) of the designated person(s). These options are available in most states:

1. **Interest**—Payments of interest at not less than 1% per year. Interest will be paid or will accrue each year. The minimum duration is five years.
2. **Fixed payments**—Payments for a fixed period or a fixed amount to be paid over the payout period until the premium and interest are entirely paid. The minimum duration is five years.
3. **Life annuity**—Payments over the annuitant's life. If the annuitant dies before the first payment, no payments will be due.
4. **Life annuity with a period certain**—Payments for as long as the annuitant lives. If the annuitant dies before the selected period certain is over, payments will continue until the end of the period certain. The minimum period certain duration is five years.
5. **Joint and survivor annuity**—Payments for as long as either the annuitant or the joint annuitant lives.

Clients who annuitize their contract receive the greater of the surrender value or annuity value, adjusted for any federal, state, or municipal premium-related taxes, fees, or assessments. Settlement options are also available to any beneficiary of a death benefit.

* If the annuity is owned by an entity, the annuitant (or one annuitant in the case of joint annuitants) must meet confinement qualifications.

** 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.

Enhanced Care Rider®

The Enhanced Care Rider® is an annuity benefit that increases your client's account value to help them meet future expenses when they need it most, including the high cost of extended care services. It is not long-term care (LTC) insurance. It *does* allow clients to:

- Control how and when they use the increased value.
- Avoid medical testing or invasive medical questions.
- Enhance their current retirement plans and financial independence.

Note: If the client anticipates using the surrender charge-free window available on the RateMark® 3-, 5-, and 7- year guaranteed terms, the Enhanced Care Rider® is not an appropriate option.

RIDER PROVISIONS

- Involves no underwriting* or invasive medical questions.
- Available only at time of application.
- Provides benefits to the contract owner. In the case of joint annuitants, one annuitant must be designated for the rider. This designation cannot be changed.
- Annual deductions from the rider value are guaranteed as long as the rider is in force (see *RateMark® Annuity Quick Reference* for current cost).
- Deductions for the cost of the rider are made on a monthly basis and may be considered withdrawals and taxable in the year deducted.**
- Benefits can be used for any purpose, including nursing home care, assisted living care, home health care, adult day care, respite care, and hospice care.
- Designated annuitant is eligible for up to 36 monthly benefit payments.

ELIGIBILITY

The designated annuitant must:

- Be named on the contract.
- Be between the ages of 40 and 75 at contract issue.
- Not have been confined to a nursing home or assisted living facility or received care services in the 12 months prior to the rider effective date.

RIDER PREMIUMS

- The premium amount designated for the rider must be between \$50,000 and \$200,000

(excluding any premium bonus), although the total annuity premium may be greater.

- Premium bonus amounts, if any, are added to the "rider value," which is the sum of rider premium, any rider bonus amounts, and interest credited minus rider deductions and gross withdrawals.
- Additional premiums received after the contract and rider are issued cannot be designated as rider premium.
- Rider and any non-rider premiums are allocated to the crediting rate strategies in the same percentages as indicated on the application.

BENEFIT CONDITIONS

Benefits are payable once these conditions are met:

- Contract has been in force for at least six years.
- The designated annuitant: (1) is unable to perform two of six activities of daily living (bathing, continence, dressing, eating, toileting, and moving from bed to chair) without another person's assistance or (2) has a cognitive impairment.
- The designated annuitant is receiving care services.
- A request for the rider benefit has been approved.
- The 45-day elimination period has elapsed.

MONTHLY BENEFITS

The monthly benefit is a percentage of the greater of the rider value and the rider premium. A maximum of 36 monthly benefits are available. Only one elimination period must be met, even if care services are interrupted and then resume at a later date.

Designated Annuitant's Age	Monthly Benefit Amount
40-55	3%
56-65	2%
66-75	1%

Monthly benefits under the Enhanced Care Rider® are added to the annuity value. These benefit amounts may be withdrawn without surrender charges or market value adjustments. Once withdrawn, they are taxable as ordinary income and a 1099 is issued. Benefits that are not withdrawn continue to grow tax-deferred and will never earn less than the minimum annual interest of 1%.

If the designated annuitant's age was misstated and the rider would not have been issued, monthly deductions will be refunded.

* Applicant must not have needed or received care service within one year prior to rider effective date.

** Withdrawals may be subject to income tax, and a 10% federal income tax penalty may apply to withdrawals taken before age 59½.

WITHDRAWALS FROM THE ANNUITY

Any contract withdrawals may reduce the rider benefit. While the rider is in effect, any withdrawals will be taken first from monthly benefits, then from non-rider values, and finally from rider values. Withdrawals will come first from the One-Year Guaranteed Term and then from the 3-, 5-, 7-, and 10-year terms. (please refer to contract for order of withdrawals).

TERMINATION

The rider terminates on the earliest of the following (once terminated, the rider may not be re-elected):

- The owner requests termination in writing.
- The date settlement option payments begin (unless benefit payments have already begun).
- The date the annuity contract terminates.
- The date the designated annuitant dies.
- The rider value drops below 25% of premium

allocated to the Enhanced Care Rider® (unless benefit payments have already begun).

- The date the benefit limit is reached.

Commissions

- Commissions are based on the current older owner's attained age at the time premium is received.
- For premium received within 45 days of the application, commission is based on the date the application is received. For premium received after 45 days, the premium-received date is used.
- No chargebacks after the free-look period, subject to the terms of the Producer Agreement.
- See the current *Compensation Schedule* on LegacyNet® for complete details.

Contract Setup Scenarios			
Owner	Annuitant	Death of	Death Claim Payments
Individual	Individual	Owner	Death benefit is paid to beneficiary in lump sum or settlement option under the 5-Year Rule.* If beneficiary is the owner's surviving spouse, he or she may continue the contract.
Individual	Different individual	Annuitant	Owner becomes the annuitant.
Individual	Joint (other than owner)	One annuitant	Contract remains in force.
Individual	Joint (other than owner)	Both annuitants	Owner becomes the annuitant.
Individual	Joint	Owner	Death benefit paid to beneficiary in lump sum or settlement option under the 5-Year Rule.* If beneficiary is owner's surviving spouse, he or she may continue the contract.
Joint spousal	Individual or joint	Both owners	Death benefit paid to beneficiary in lump sum or settlement option under the 5-Year Rule.*
Joint spousal	Individual or joint	One owner	Death benefit paid to surviving joint owner in lump sum or settlement option under the 5-Year Rule.* Spouse, as joint owner, may elect to continue the contract.
Joint spousal	Different joint individuals	One annuitant	Contract remains in force.

Note: This chart provides general guidelines only for non-tax-qualified contracts and does not cover all possible scenarios. Death is assumed to occur prior to the contract's maturity date. Neither Investors Insurance Corporation nor its representatives or affiliates give legal or tax advice. Each client's situation is unique and should be reviewed by his or her attorney or accountant prior to electing or changing owners, annuitants, or beneficiaries of a contract. Beneficiary designations should be reviewed annually to ensure proceeds are paid to the intended recipient(s).

* 5-Year Rule: If a non-spouse beneficiary elects to take the death benefit as a settlement option, it must be for five years or over the lifetime of the beneficiary. The election must be made within one year of the death. Spousal beneficiaries, including a trust for the benefit of the surviving spouse (if allowed by applicable law), are not subject to the forced distribution 5-Year Rule.

Contract Setup Scenarios (Continued)			
Owner	Annuitant	Death of	Death Claim Payments
Joint spousal	Different joint individuals	Both annuitants	Owners become the annuitants.
Joint spousal	Different individual	Annuitant	Owners become the annuitants.
Trust or corporation	Individual or joint	One annuitant	The death benefit is paid to the beneficiary. If the trust is the beneficiary and is not for the benefit of the surviving spouse, the death benefit must be paid as a lump sum within one year. If the beneficiary is the owner's surviving spouse, he or she may continue the contract.

Investors Insurance Corporation— The Story Behind the Product

The RateMark® flexible premium deferred fixed annuity is issued by Investors Insurance Corporation, a legal reserve life insurance company domiciled in Wilmington, DE. Founded in 1956, Investors is a member of SCOR, one of the world's top five reinsurance companies and the reinsurer of contracts issued by Investors.

SCOR has \$26.1 billion in assets, as reported at the end of Q2 2007, and has a widely diversified base of more than 20,000 shareholders. SCOR shares are listed on the French Bourse and are part of the major European indices. The financial condition and contractual obligations of SCOR are separate from its subsidiaries. Please refer to the Investors Insurance Corporation *Strength and Stability Profile* for more information, or visit the Company's website at www.investorsinsurancecorp.com.

Sales Support and Resources

STATE-SPECIFIC REQUIREMENTS*

Visit The Forms Store on the LegacyNet® secure site (access via www.legacy.net) for all the state-specific forms you need to write RateMark® business:

- From the *Legacy Service Center*, click The Forms Store icon.
- Click “Yes” (“Administrative Forms” is the default selection).

* Check the LegacyNet® secure site for the most current state requirements.

- Under *Service Company*, select “Legacy—Investors Insurance Corp.” from the drop-down menu.
- Under *Service Category*, select “New Business” from the drop-down menu.
- Under *State*, select the appropriate state from the drop-down menu.
- Under *Product Name*, select “RateMark®.”
- Click “Search.”

There you will find the annuity application and all required forms and disclosures.

In addition to the latest New Business forms, you can use The Forms Store to find licensing and contracting, policyholder services, and marketing materials.

Need help locating the right form? Click the *Online Help* icon at the top of The Forms Store page for search instructions and tips on viewing, printing, and e-mailing documents.

Don't have a password? Visit the LegacyNet® public site at www.legacy.net, click on *Secure Site Registration* in the upper right-hand corner, and follow the instructions.

CLIENT MATERIAL

- RateMark® Annuity brochure (IC1606F).
- Client Acknowledgement Form (IC1614F).
- Enhanced Care Rider® brochure (LMG2555F).
- Enhanced Care Rider® acknowledgement (LMG2556F).

PRODUCER TOOLS

In addition to The Forms Store, our LegacyNet® secure site offers:

- Sales and marketing items:
 - Preapproved ads.
 - PowerPoint presentations.
 - Current sales promotions.
 - Calculators.
- Business items:
 - Product availability.
 - Interest rates and charges.
 - State approvals.
 - Commission and hierarchy information.
 - Supplies.
 - Status on New Business applications.

RESOURCES TO ANSWER YOUR QUESTIONS

MARKETING AND DISTRIBUTION

Legacy Marketing Group®
2090 Marina Avenue
Petaluma, CA 94954-6714

Phone Number

800-395-1053

Main Fax Number

800-211-5641

Extension

Marketing 4002

ADMINISTRATIVE SERVICES

Perot Systems
25 Legacy Drive Northwest
Rome, GA 30165-1390

Mailing Address

Perot Systems
P.O. Box 100216
Rome, GA 30162-7216

Phone Number

800-300-0519

Main Fax Number

706-368-5990

Extensions

Claims 4017
Commissions 4014
New Business 4091
Policyholder Services 4084

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RateMark® Flexible Premium Deferred Fixed Annuity is issued by



Wilmington, DE
www.investorsinsurancecorp.com

Product is distributed by



Legacy Marketing Group®
dba: Legacy Marketing Insurance Services (CA Only)
2090 Marina Avenue, Petaluma, CA 94954-6714
Telephone: 800-395-1053 • Fax: 800-211-5641
www.legacynet.com

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® Form Nos: IIC-ECR-0508, IIC-ECRB-0508.

Policy forms and numbers may vary, and the product and rider may not be available in all jurisdictions. See current State Approval Matrix.

The Enhanced Care Rider® is optional and has an additional cost. For exact terms and conditions, please refer to the rider.

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