

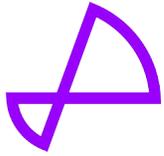


INVESTORS LIFE
INSURANCE COMPANY
OF NORTH AMERICA

Sample Illustration

Investors Indexed Accumulator

Fixed Index Annuity (FIA)



Interest Crediting Strategies

Clients have choice of 3 indexed strategies and a fixed strategy. Interest credits for each are recalculated annually.

Fixed Strategy: 1-year fixed interest rate, declared at the beginning of the guarantee period and declared annually thereafter by the company. Never less than the Guaranteed Minimum Interest Rate.

Cap Strategy: Credits the 1-year return of the S&P 500 index, subject to the cap declared annually by the company, which is never less than the Guaranteed Minimum Cap Rate.

Participation Strategy: Credits the 1-year return of the S&P 500 index, multiplied by the participation rate declared annually by the company, which is never less than the Guaranteed Minimum Participation Rate.

Trigger Strategy: Credits the trigger rate if the 1-year return of the S&P 500 index is zero or positive, and credits zero if the 1-year return of the S&P 500 index is negative. The trigger rate is declared annually by the company and is never less than the Guaranteed Minimum Trigger Rate.

Example

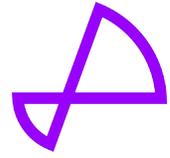
Assume the client purchases a 5yr FIA, allocating their \$100,000 premium equally to the four interest crediting strategies (25% each), and the current product rates are: 4.9% fixed rate, 10% cap rate, 50% participation rate, and 8% trigger rate.

We will consider two scenarios: where the S&P 500 Index return is positive for the year, and where the S&P 500 Index return is negative for the year.

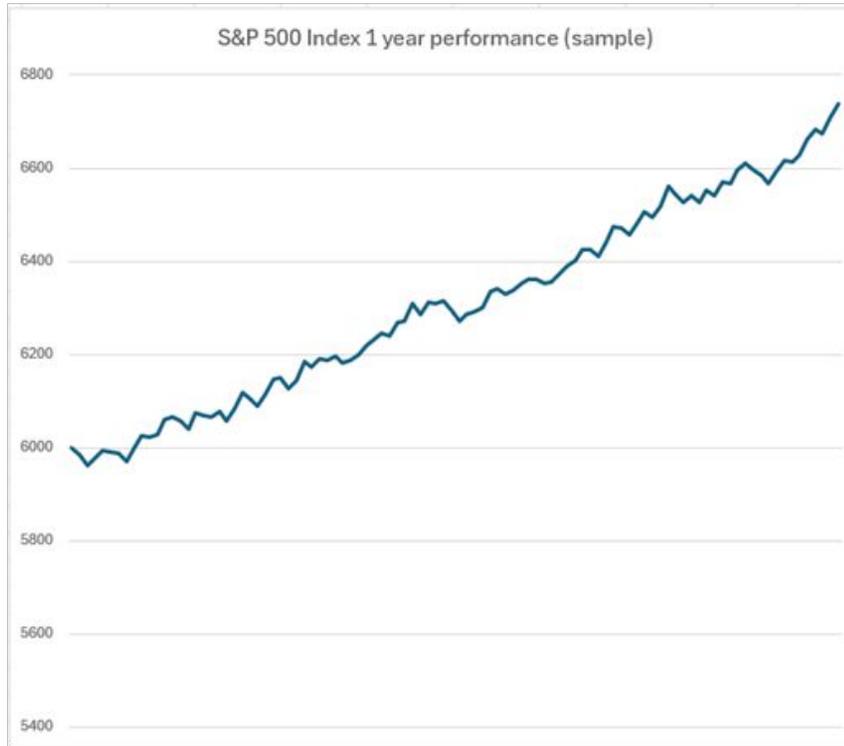
The calculations below show the interest credited in the first contract year in these two scenarios.

Interest credited in subsequent contract years is similar but will depend on the S&P 500 Index performance in those years, and the values of the product rates set by the company that apply to those subsequent years.





Example Scenario 1: S&P 500 Index return is positive 12% for the year



12% Return

<p>Fixed Rate Strategy The fixed rate of 4.9% is earned.</p>	<p>Cap Strategy The cap of 10% applies to the 12% S&P 500 index return, so the strategy return is 10%.</p>
<p>Participation Rate Strategy The strategy return is 6%, which is the 50% participation rate times the index return of 12%.</p>	<p>Trigger Strategy The index return is positive, so the strategy return is the trigger rate of 8%.</p>

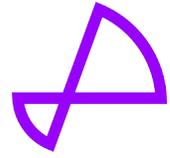
Interest credited for the first contract year, in this sample illustration scenario, is the blended return of the four strategies times the \$100,000 premium (less any withdrawals, any applicable surrender charge, and any premium taxes paid by us):

$$(25\% \times 4.9\% + 25\% \times 10\% + 25\% \times 6\% + 25\% \times 8\% = 7.2\%) \times \$100,000 = \$7,200.$$

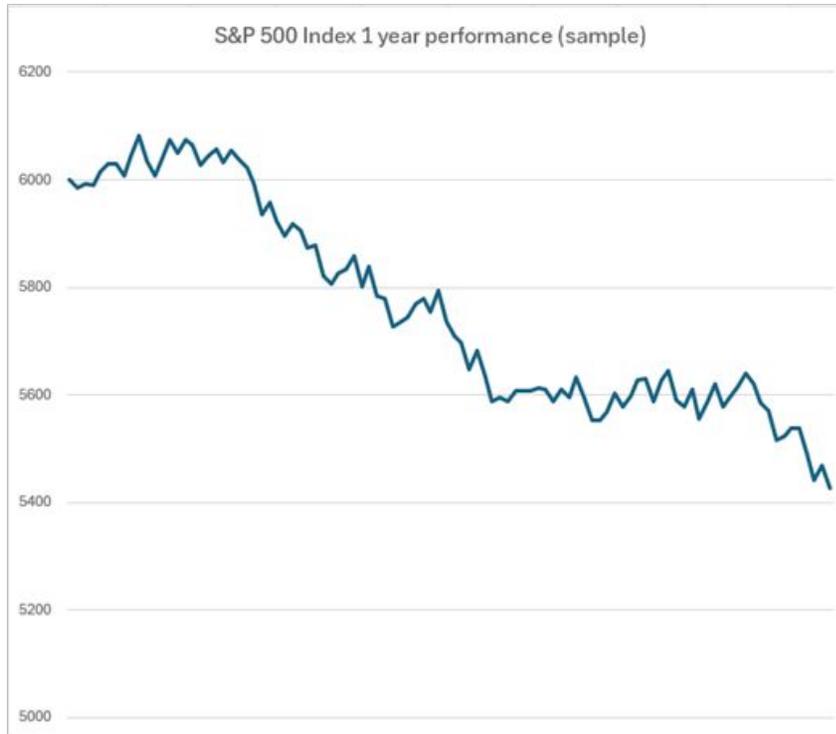
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Example Scenario 2: S&P 500 Index return is negative 10% for the year



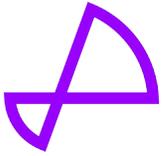
-10% Return

Fixed Rate Strategy The fixed rate of 4.9% is earned.	Cap Strategy Downside protection applies; strategy return of 0% protects client from loss.
Participation Rate Strategy Downside protection applies; strategy return of 0% protects client from loss.	Trigger Strategy Downside protection applies; strategy return of 0% protects client from loss.

Interest credited for the first contract year, in this sample illustration scenario, is the blended return of the four strategies times the \$100,000 premium (less any withdrawals, any applicable surrender charge, and any premium taxes paid by us):

$$(25\% \times 4.9\% + 25\% \times 0\% + 25\% \times 0\% + 25\% \times 0\% = 1.2\%) \times \$100,000 = \$1,200.$$

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Not available in all states; features may vary by state. Refer to the policy for applicable exclusions and limitations. Agent must disclose any conflicts and all limitations and exclusions to the client. Only Company approved marketing materials may be used. Withdrawals are subject to tax and, if taken prior to age 59 ½, may be subject to a 10% IRS penalty. Agents should not attempt to give tax advice. Clients should be advised to consult with their taxor legal professional as to such matters.

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