



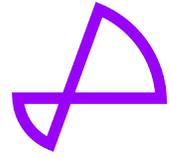
INVESTORS LIFE  
INSURANCE COMPANY  
OF NORTH AMERICA

**Fact Sheet**

# Investors Indexed Accumulator

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**Fixed Index Annuity (FIA)**



## Product and Issuer

Investors Indexed Accumulator is a single premium deferred annuity with S&P 500 index-linked crediting strategies. The product is issued by Investors Life Insurance Company of North America (ILICNA), domiciled in Texas.

## Surrender Charge Period

Choice of 5, 7, or 10 year surrender charge period.

## 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.

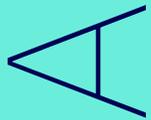
**Cap Strategy:** Credits the 1-year return of the S&P 500 index, subject to the cap declared annually by the company, which is never less than the Guaranteed Minimum Cap Rate.

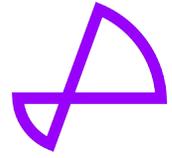
**Participation Strategy:** Credits the 1-year return of the S&P 500 index, multiplied by the participation rate declared annually by the company, which is never less than the Guaranteed Minimum Participation Rate.

**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.

## Market Value Adjustment (MVA) Rider

Any partial withdrawal or surrender in excess of any free partial withdrawal permitted by the contract will be subject to a market value adjustment (MVA), in addition to any applicable surrender charge. The MVA may increase or decrease the surrender value. When interest rates and credit spreads decline, the MVA is generally a benefit to the customer. Not applicable to ages 96-100. The MVA Index is the US Corporate Investment Grade Bonds as published by Bloomberg.





### Issue Ages

0 to 85

### Contract Maturity

The contract matures at annuitant's age 100.

### Single Premium

Minimum \$10,000 premium. Amounts over \$1,000,000 require prior Company approval.

### Interest Crediting Rates and Rate Lock

Interest crediting rates (cap, participation rate, trigger, fixed rate) vary by product options selected. The guaranteed minimum interest rate, guaranteed minimum cap rate, and guaranteed minimum trigger rate are 1%. The guaranteed minimum participation rate is 10%. See agent portal for current rates. We will hold the rate for up to 60 days provided the full premium is received within the 60 days. We will generally apply the higher of the rate in effect on the date the contract is signed and the rate in effect on the date the contract is issued.

### Free Partial Withdrawal

In each contract year after the first, policyholder may withdrawal up to 10% of the accumulation value without incurring a surrender charge.

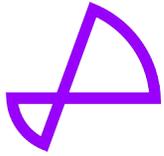
### Free Look Period

Within 30 days from the delivery of the contract, it may be revoked on written request and a full refund issued.

### Death Benefit

The death benefit payable to a beneficiary entitled to the death benefit proceeds is the Accumulation Value plus interest from date of death with no surrender charge or market value adjustment.

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## Surrender Charge Schedule

Surrender Charge Period	1	2	3	4	5	6	7	8	9	10
5 Year	9%	8%	7%	6%	5%					
7 Year	9%	8%	7%	6%	5%	4%	3%			
10 Year	9%	9%	8%	7%	6%	5%	4%	3%	2%	1%

Subject to the exceptions stated in the contract, a surrender charge is applied according to the above table. Surrender charges not applicable ages 96-100. (Florida only: for an annuitant who is 65 or older on the Contract Date, there are no surrender charges or MVA after 10 years.)

### Suitability

A suitability questionnaire is required with every annuity application.

### Training

Completion of our product training on the agent portal is required before you can solicit an application. No application will be accepted without such training. Some states require completion of additional training.

### Point of Sale Forms

NAIC Buyers Guide, disclosures, replacement forms, and other documents required to be presented at or prior to sale are available on the agent portal. Paper application kits available upon request.

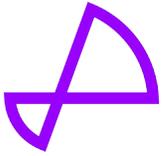
### Replacements

Replacement comparisons must be discussed with applicant prior to sale. Replacement forms are required for all replacements.

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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.*

#### **INDEX DISCLOSURES**

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