Investors Fixed Accumulator Annuity

Single Premium Deferred Annuity

Current rates are effective Sept. 26, 2025[1]

INVESTORS LIFE INSURANCE COMPANY OF NORTH AMERICA

Issued by Investors Life Insurance Company of North America. Not currently available in NY.

Product	Premium Band	Rate
Investors Fixed Accumulator 3	< $50,000	4.65%
	$50,000-$100,000	4.80%
	$100,000+	4.80%
Investors Fixed Accumulator 4	< $50,000	4.65%
	$50,000-$100,000	4.80%
	$100,000+	4.80%
Investors Fixed Accumulator 5	< $50,000	4.90%
	$50,000-$100,000	5.05%
	$100,000+	5.05%
Investors Fixed Accumulator 6	< $50,000	4.90%
	$50,000-$100,000	5.05%
	$100,000+	5.05%
Investors Fixed Accumulator 7	< $50,000	4.90%
	$50,000-$100,000	5.05%
	$100,000+	5.05%

Issue Ages: 0 to 85

Minimum Premium: $10,000

Guaranteed Minimum Interest Rate: 1.00%

Product Comes with the Following:

- **Market Value Adjustment (MVA) Rider** – Selecting the MVA rider allows the customer to get a better rate. Any partial withdrawal or full surrender in excess of any applicable penalty-free withdrawal amount will be subject to a Market Value Adjustment (MVA) within the withdrawal charge period. MVA may be positive or negative depending on the interest rate environment, per the formula described in the contract.

Additional Product Features:

- **RMD Friendly Contract** – If the contract is qualified, a surrender charge (and MVA, if applicable) will not apply to amounts distributed as RMDs.
- **Confinement Waiver** – Surrender charges (and MVA, if applicable) will be waived if the owner is confined to a skilled nursing facility, intermediate nursing facility or hospital, if the confinement begins while the contract is in force and has lasted at least 90 consecutive days.
- **Terminal Illness Waiver** – Surrender charges (and MVA, if applicable) will be waived for a full surrender or one partial withdrawal if, after the issue date, the owner is diagnosed with a terminal illness that is expected to result in death within one year.

[1] *Rates subject to change at any time. Check current rates with agent.*

Surrender Charge Schedule

Guarantee Period	1	2	3	4	5	6	7
3 year	9%	8%	7%				
4 year	9%	8%	7%	6%			
5 year	9%	8%	7%	6%	5%		
6 year	9%	8%	7%	6%	5%	4%	
7 year	9%	8%	7%	6%	5%	4%	3%

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.)

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 tax or legal professional as to such matters.

NOT A DEPOSIT	NOT FDIC INSURED	NOT GUARANTEED BY ANY FEDERAL GOVERNMENT AGENCY	MAY LOSE VALUE