

**UNDERSTANDING THE**

# S&P 500® One-Year Strategy B

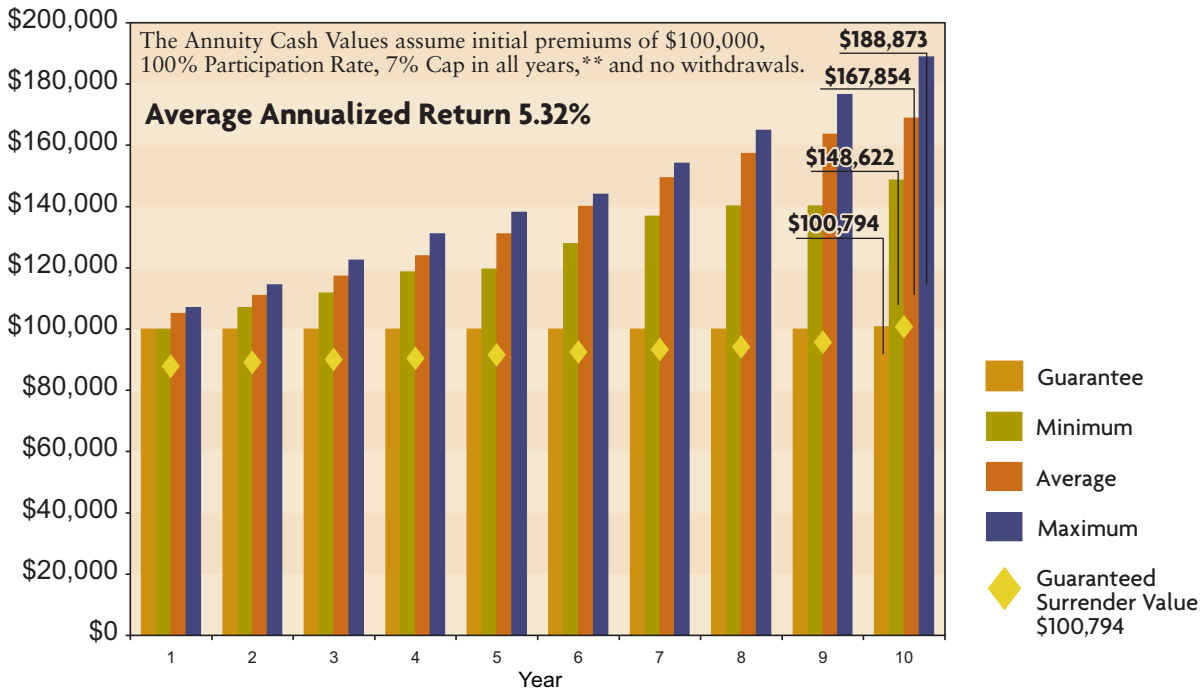
Available on MarkOne<sup>SM</sup>, SummitMark<sup>SM</sup>, and VistaMark<sup>SM</sup> Annuity Series

For this strategy, the growth of the S&P 500®\* Index is measured at the end of each one-year period. At the end of the one-year period, the interest credited is determined, in part, by comparing the index value at the end of the period with the value of the index at the beginning of the one-year period. The interest credited is locked in annually, and it will never be less than zero.

The following hypothetical example shows the average annualized return that would have been received on 72 annuity Contracts (issued for \$100,000 each) accumulating over a 10-year period if MarkOne<sup>SM</sup>, SummitMark<sup>SM</sup>, and VistaMark<sup>SM</sup> annuities had been available during the period illustrated. Each end-of-year example below shows the best-case and worst-case scenario range for the Contract accumulations at the end of each time period. In this example, the average annualized crediting rate is 5.32%, based on an average Annuity Cash Value at the end of Year 10 in the amount of \$167,854.



## HISTORICAL RANGE OF ANNUITY CASH VALUES



**Note: Past performance is no guarantee of future performance.**

*This chart does not illustrate any one individual policyholder's experience, but rather, the average experience of 72 different policyholders. Seventy two separate annuity Contracts are issued, one at the end of each successive month during a six-year period between January 1989 and December 1994. The first accumulation period begins January 31, 1989, and ends January 31, 1999. The last accumulation period begins December 31, 1993, and ends December 31, 2004.*

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This insert describes features unique to Investors Insurance Corporation Cash Value Strategies®. Please see the accompanying brochure for limitations and restrictions generally applicable to each product series. MarkOne<sup>SM</sup> Series, SummitMark<sup>SM</sup> Series, and VistaMark<sup>SM</sup> Series equity index flexible premium deferred annuities are issued by Investors Insurance Corporation, Jacksonville, FL. [www.investorsinsurancecorp.com](http://www.investorsinsurancecorp.com)

Individual Policy Form Nos.: IIC-PEIA-302-10-0, IIC-PEIA-302-10-4, IIC-PEIA-302-10-8, IIC-SPIAEND-302, IIC-SPIBEND-302, IIC-SPMYEND-302, IIC-IYREND-302; IIC-PEIA-603-10-0, IIC-PEIA-603-10-4, IIC-PEIA-603-10-8, IIC-SPIAEND-302, IIC-SPIBEND-302, IIC-SPMYEND-302, IIC-IYREND-302; IIC-PEIA-603-10-0, IIC-PEIA-603-10-4, IIC-PEIA-603-10-8, IIC-IYREND-302, IIC-SPIBEND-302, IIC-EZINDEX-0204, IIC-SPMYEND-1002.

Individual Policy Beneficiary Rider *Plus* Form No.: IIC-BRP-302.

Policy forms and numbers may vary, and the Contract may not be available in all jurisdictions.

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