

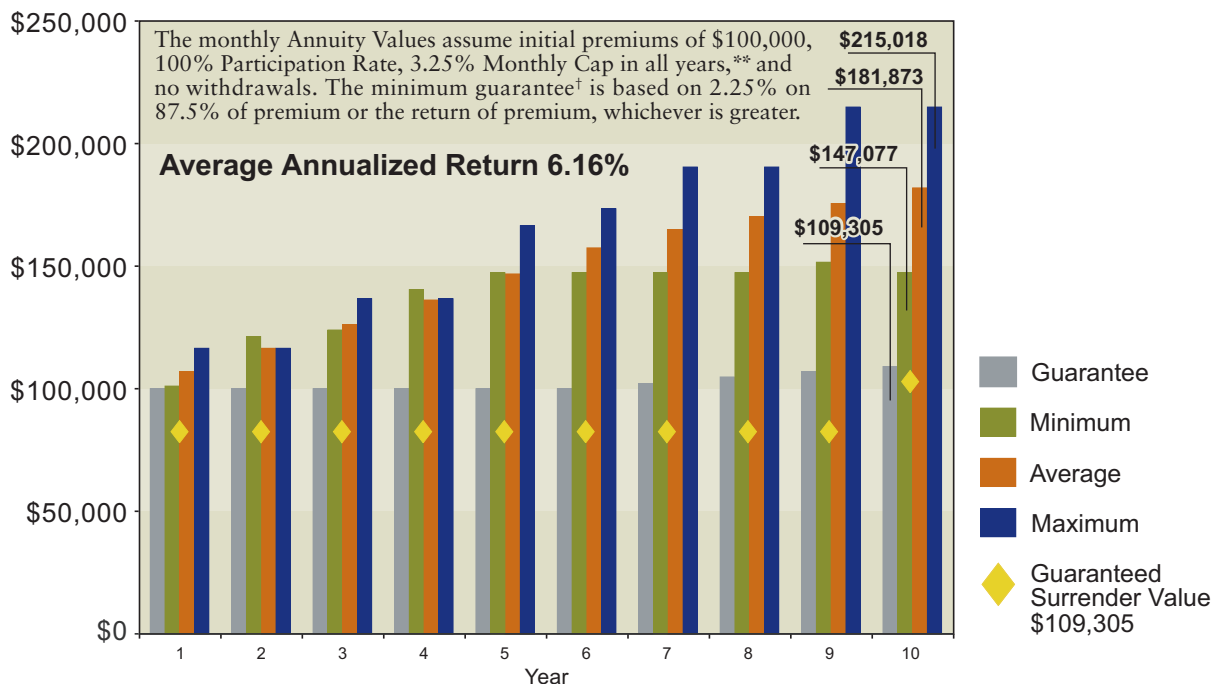
# UNDERSTANDING THE Nasdaq-100® Monthly Cap Strategy

Available on PremierMark<sup>SM</sup> Annuity

Preserving and enhancing your retirement funds in today's environment can be a challenge. By offering the upside potential of index-linked gains without downside risk to your principal, the Nasdaq-100<sup>®\*\*</sup> Monthly Cap Strategy can help you advance your financial goals and safeguard your funds. For this strategy, the percentage return of the Nasdaq-100<sup>®\*\*</sup> Index is measured monthly over a one-year period. A Cap, or maximum percentage, is applied to each monthly gain. The monthly returns are totaled at the end of the one-year period to determine the interest credited. The interest credited is locked in annually, and it will never be less than zero. This strategy offers the potential to provide an above-average crediting rate without downside risk.

This hypothetical example below shows the average annualized return on 72 annuity Contracts (\$100,000 each) accumulating over a 10-year period if the PremierMark<sup>SM</sup> annuity had been available during the period illustrated. Each end-of-year example shows the best-case and worst-case scenario range. In this example, the average annualized crediting rate is 6.16%, based on an average Annuity Value at the end of Year 10 in the amount of \$181,873.

## HISTORICAL RANGE OF ANNUITY 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, 1994, and ends December 31, 2004.*

Products distributed and administered by  
**Legacy Marketing Group**  
dba: Legacy Marketing Insurance Services  
(CA Only)  
P.O. Box 7873, San Francisco, CA 94120-7873  
Telephone: 877-549-7663 • Fax: 800-211-5642

This insert describes features unique to Investors Insurance Corporation Crediting Rate Strategies. Please see the accompanying brochure for limitations and restrictions generally applicable to PremierMark<sup>SM</sup>. PremierMark<sup>SM</sup> equity index flexible premium deferred annuity is issued by Investors Insurance Corporation, Jacksonville, FL.  
[www.investorsinsurancecorp.com](http://www.investorsinsurancecorp.com)

Individual Policy Form Nos.: IIC-PEIA-1204-0, IIC-1YREND-1204, IIC-SPIAEND-1204, IIC-SPIBEND-1204, IIC-NMEND-1204.

Individual Beneficiary Rider *Plus* Policy 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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\*\* Current Cap may be different from that shown and may change for new one-year terms.

† Current Minimum Guarantee rate may be different from that shown.

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