

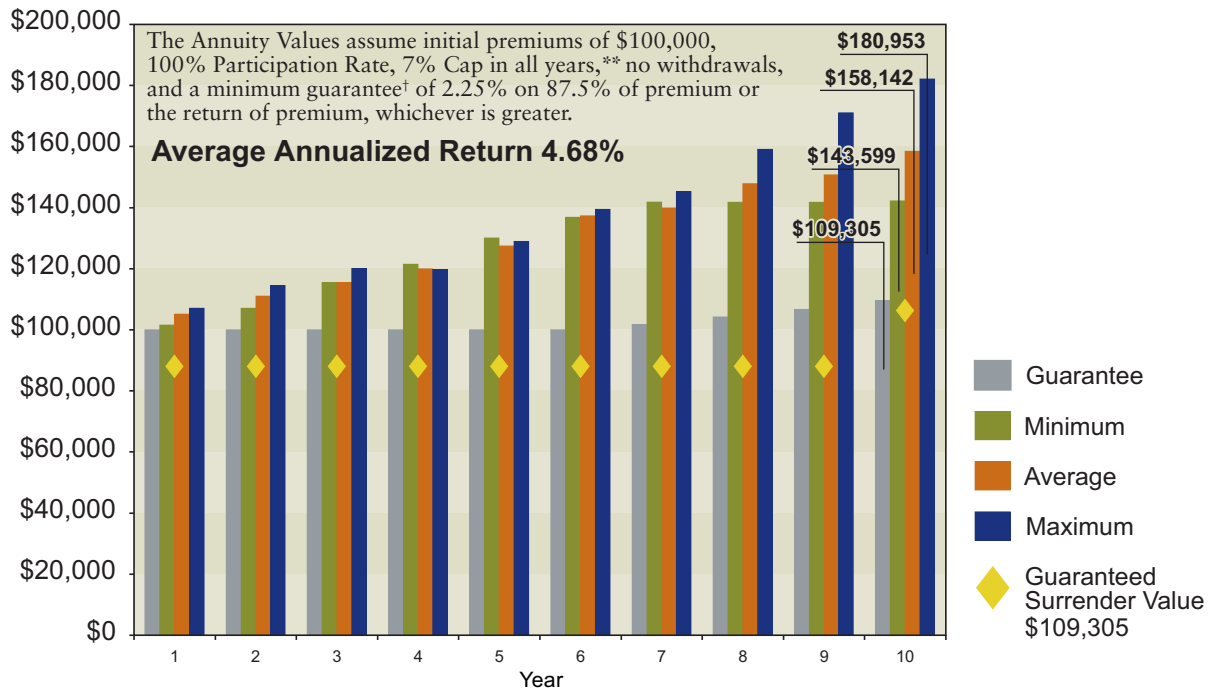
# UNDERSTANDING THE S&P 500® Monthly Averaging Strategy

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

For this strategy (also known as S&P 500® One-Year Strategy A), the growth of the S&P 500® Index is measured monthly over a one-year period. At the end of the one-year period, the interest credited is determined, in part, by comparing the average of the past 12 monthly index values 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. In a volatile market, averaging moderates the highs and lows over the course of each year.

The following hypothetical example shows the account values and average annualized return that would have been received on 72 annuity Contracts (issued for \$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 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 4.68%, based on an average Annuity Value at the end of Year 10 in the amount of \$158,142.

## 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.*

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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> Annuity. 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 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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\*\* 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.