



PremierMarkSM PLUS

Your ideal retirement—plan it, drive it, reach it.



Facts at a Glance

Annuity Type

Flexible premium deferred index annuity.

Premium Bonus

An extra 7% is immediately credited to each premium received. The bonus amount vests immediately and is included in calculating your surrender charge-free withdrawal.

Minimum Guarantee

Your premium is protected with the security of a minimum guarantee, which is the greater of:

- Base Guarantee—87.50% of premiums accumulated at the Minimum Guaranteed Interest Rate (noted on the data page of your contract) annually over the life of the contract, less withdrawals and monthly deductions.
- Contract Guarantee—100% of premium, including the premium bonus, allocated to all strategies, less withdrawals and deductions. Additionally, all premium allocated to the Guaranteed One-Year Strategy is guaranteed to earn a minimum of 1.50% annually.

Issue Ages

0-80, based on age of oldest owner. No owner or annuitant may be older than 80 at contract issue.

Premium

- Minimum initial premium: \$3,000 tax-qualified funds; \$5,000 non-tax-qualified funds.
- Additional premium: accepted prior to age 81 of any owner, \$2,000 minimum.*
- Maximum total premium: \$2 million per owner (aggregate for all contracts).

Tax-Qualified and Non-Tax-Qualified Plans Available

IRA, SEP-IRA, Roth IRA, 403(b), 401(k), pension, and profit-sharing plans.

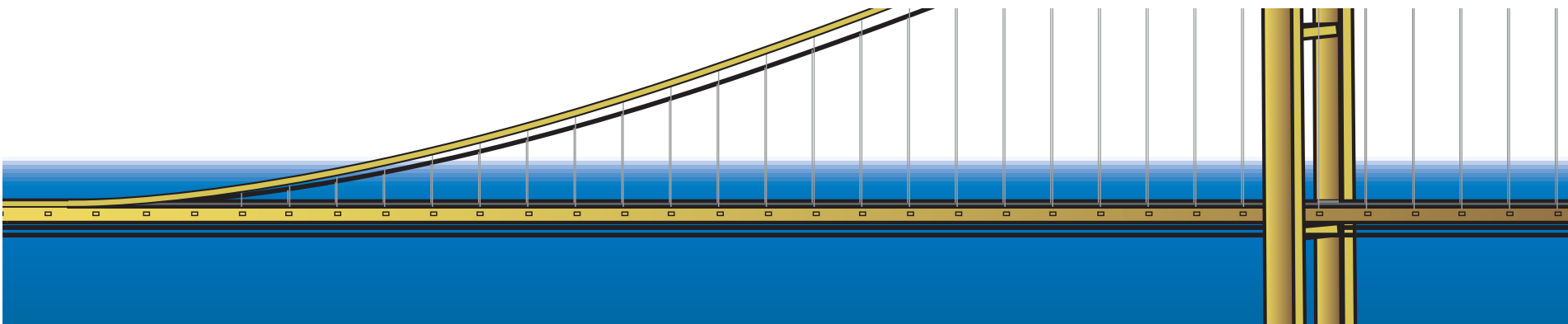
Annual Surrender Charge-Free Withdrawals**

10% of the annuity value may be withdrawn each year after the first contract year. For tax-qualified contracts, the minimum required distribution may be taken starting the first year even if the amount exceeds 10%.

Surrender Charges

Withdrawals over the surrender charge-free amount are subject to a 9-year declining surrender charge schedule: 18, 17, 16, 15, 14, 13, 12, 10, 8%. Surrender charges are based on the number of years since each premium was received and end after nine years.

(Over)



Market Value Adjustment

A market value adjustment, which may be positive or negative, also applies to withdrawals over the surrender charge-free amount. This adjustment is based on a formula that recognizes changes in the Constant Maturity Treasury Rate over time.

Income Stream Options

Your annuity may be converted into a guaranteed income stream anytime after 21 years from the last premium payment (under the Settlement Options provision), or earlier under the Waiver of Surrender Charges provision. A variety of settlement options are available, including some that offer a lifetime guaranteed income. See your contract for details.

Waiver of Surrender Charges

After the fifth contract year, the contract may be exchanged for another annuity contract of the Company's choice without incurring surrender charges or market value adjustment.

For More Information

We recommend that you call the insurance professional who helped you establish your PremierMarkSM annuity for information on current rates, annuity value, or changes to your insurance and financial plans. You may also contact Policyholder Services at our Administrative Office. Our toll-free number is 877-549-7663. We are available to help you between 8 a.m. and 6 p.m. Eastern time, Monday through Friday.

Products distributed and administered by

Legacy Marketing GroupSM

dba: Legacy Marketing Insurance Services (CA Only)

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Policy Form No: IIC-PEIA-0706-B

This insert describes features unique to PremierMarkSM Plus. Please see the accompanying brochure for limitations and restrictions generally applicable to the PremierMarkSM Series.

PremierMarkSM Plus is issued by Investors Insurance Corporation, Wilmington, DE. www.investorsinsurancecorp.com

Investors Insurance Corporation and its representatives do not give legal or tax advice. This insert simply reflects our understanding of the tax rules and regulations in effect at the time of publication. Please consult your personal tax advisor regarding annuity taxation as it applies to you.

- * Age limit may vary by state.
- ** Withdrawals over the surrender charge-free amount subject to surrender charges and a market value adjustment. Withdrawals may be subject to income tax, and a federal income tax penalty may apply to withdrawals taken before age 59 1/2. If a withdrawal is taken from an index strategy before the end of the term period, any interest that would have been earned will not be credited on the amount withdrawn. Interest will only be credited on the remaining account value at the end of the strategy term. Certain tax-qualified plans allow minimum required distribution without surrender charges if the amount exceeds the surrender charge-free amount.

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