



**Investors Insurance
(Legacy)
PremierMark SE**

A Fixed Indexed Annuity with a 9-year surrender period.
This product is not available in AK AL CT DE IL KY ME MN NH NJ NY OR PA PR RI UT VA VT WA WI

Ratings

A.M. Best : A- Fitch: BBB Moody's: NR Standard & Poor's: A- Weiss: NR

Rates

	Previous Rates 07/01/2009			Current Rates 08/01/2009			Guaranteed Minimum Values		
	Cap	Spread	Part Rate	Cap	Spread	Part Rate	Cap	Spread	Part Rate
S&P 500 Monthly Averaging Annual Reset Strategy	7.00			6.00			none	0.00	0
S&P 500 Point-to-Point Annual Reset Strategy	7.00			6.00			none	0.00	0
Guaranteed One-Year Strategy (Rate guaranteed for 1 Year)	2.70%			2.25%			1.05%		

State Specified Minimum Interest Rate: 1.05%

Policy Notes

The PremierMark SE Annuity is a tax-deferred annuity that is designed to be a long-term vehicle for the accumulation of funds for retirement. Because you can choose from among several Crediting Rate Strategies for crediting interest to your Annuity, this Annuity offers the upside potential of equity-linked gains without the downside risk to your principal.

Product Riders

No Riders Available

Provisions

Free Look Period:	10 Days	Market Value Adjustment:	No
Rate Lock Protection:	45 Days	MRD:	No
Bail Out Provision Available:	No	Front-End Fee:	No
Loan Provision Available:	No	Annual Maintenance Fee:	No
Tax Sheltered:	No	Return of Premium Available:	No
		Death Benefit is:	Policy Value

Premiums

	Non-Qual	Qualified
Min Single Premium:	\$5,000	\$3,000
Max Single Premium:	\$2,000,000	\$2,000,000
Min Added Premium:	\$2,000	\$2,000

Flexible Premiums Permitted: Product Life

Ages Restrictions

	Non-Qual	Qualified
Owner:	90	90

Commissions

Commission effective: 06/12/2009

Commissions are subject to change at any time without notice. Verify all commissions prior to contracting

Under age 80	8.00%
Age 81 to 90	4.00%



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Withdrawal Provisions

Free withdrawal 10% LERO? No
 Withdrawal interest only? No
 Withdrawal accumulated value? After 1 year

Surrender Charges

Policy Year:	1	2	3	4	5	6	7	8	9
Surrender Charge Percent:	12.00	12.00	12.00	12.00	11.00	10.00	9.00	8.00	6.00

Free Withdrawals

Up to 10% of your Annuity Value (less Loan Debt, if applicable) may be withdrawn each year Surrender Charge-Free beginning in Contract Year 2. For certain tax-qualified Contracts, the Surrender Charge-Free Withdrawal amount is the greater of the Minimum Required Distribution associated with this Contract or 10% of the Annuity Value (less Loan Debt, if applicable). Minimum Required Distributions are considered Surrender Charge-Free Withdrawals and may be taken in the first Contract Year.

Hospitalization (Verify state availability with carrier)

Depending on your age when your Contract is issued, you may access a percentage of your Annuity Value without surrender charge if you are confined to a hospital for 60 consecutive days. Additional restrictions and limitations apply to the availability of this benefit.

Systematic Withdrawals

Systematic withdrawals are not available

State Specific Notes

Blended Index Strategy and Gold Strategy NOT available in IA.