PASS ALONG MORE TO YOUR FAMILY.

YOU EARNED IT.

HERITAGE SOLUTION

A SMARTER PLACE TO PUT YOUR MONEY.

For years you've worked, saved, and invested to provide for your family and to fund your retirement. Now it's time to think about passing your estate to your heirs with Heritage Solution – a smarter, more profitable option than CDs or money market funds.

ELIMINATE 1099s ON YOUR INVESTMENTS

If you have savings and investments in CDs and / or Money Market Funds, those funds may be better utilized by purchasing Heritage Solution, a single-premium whole life insurance policy that allows you to eliminate your annual 1099.

LET'S COMPARE

	CD / MONEY MARKET	HERITAGE SOLUTION
Avoids probate?	No	Yes
Decreases tax consequences to heirs?	No	Yes
Immediately increases the value of your estate?	No	Yes
Guaranteed cash values?	No	Yes
Allows withdraws for medical expenses?*	No	Yes

*Accelerated Benefits Rider available. Rider Benefits subject to qualifying medical and living conditions.

ELIGIBILITY AND MINIMUMS

Heritage Solution is available for people aged 50–80, with minimum premium amounts of $5,000 and maximum premium amount based on age, gender, and smoking class.

JOHN'S STORY

John is a 65-year-old non-smoker. He had saved and invested in several different vehicles, but much of his estate would have been subject to federal income tax. With Heritage Solution, however, he was able to simplify and increase the inheritance he will leave to his son.

AN REPRESENTATIVE FINANCIAL ESTATE

HERITAGE SOLUTION		PREVIOUS ESTATE	
Heritage Solution SPWL Immediate $30,000 increase	$80,000	Certificate of Deposit Taxable when paid to heirs	$50,000
Checking / Savings	$10,000	Checking / Savings	$10,000
Mutual Funds	$20,000	Mutual Funds	$20,000
Money Market Funds	$20,000	Money Market Funds	$20,000
ESTATE AT DEATH	$130,000	ESTATE AT DEATH	$100,000

* Policy is contestable during first two years in force. Policy loans and receipt of the ADB funds will reduce the death benefit.
**Qualifying medical expenses are defined in the policy.

INVESTORS HERITAGE

InvestorsHeritage.com 800.422.2011 PO Box 717, 200 Capital Avenue, Frankfort KY 40602

Investors Heritage has operated since 1960 with the idea that people deserve respect, loyalty, and follow-through. As a result, we've offered the highest level of personable service paired with new technologies and new products to bring peace of mind, comfort, and dependability to our customers. It was a simple idea and the right idea that has stood the test of time.