

SERFF Tracking Number: FRCS-125577938 State: Arkansas  
Filing Company: Investors Insurance Corporation State Tracking Number: 38549  
Company Tracking Number: 4945  
TOI: A07I Individual Annuities - Special Sub-TOI: A07I.001 Equity Indexed  
Product Name: Gold & Blended Index Strategies  
Project Name/Number: LMG/84/84

## Filing at a Glance

Company: Investors Insurance Corporation

Product Name: Gold & Blended Index  
Strategies

TOI: A07I Individual Annuities - Special

Sub-TOI: A07I.001 Equity Indexed

Filing Type: Form

SERFF Tr Num: FRCS-125577938 State: ArkansasLH

SERFF Status: Closed

Co Tr Num: 4945

Co Status: None

Authors: Exselsa Cartwright, Travis Mears  
Disposition Date: 04/04/2008

Date Submitted: 03/27/2008

State Tr Num: 38549

State Status: Approved-Closed

Reviewer(s): Linda Bird

Disposition Status: Approved

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

## General Information

Project Name: LMG/84

Project Number: 84

Requested Filing Mode:

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 04/04/2008

State Status Changed: 04/04/2008

Corresponding Filing Tracking Number:

Filing Description:

These forms are new and are not intended to replace any previously approved forms.

Each endorsement provides for interest to be credited on funds allocated under the specific strategy.

The Blended Index One-Year Strategy Endorsement uses the monthly average annual point-to-point method and is

SERFF Tracking Number: FRCS-125577938 State: Arkansas  
Filing Company: Investors Insurance Corporation State Tracking Number: 38549  
Company Tracking Number: 4945  
TOI: A071 Individual Annuities - Special Sub-TOI: A071.001 Equity Indexed  
Product Name: Gold & Blended Index Strategies  
Project Name/Number: LMG/84/84

based on three Indexes: the S&P 500 Index, Nasdaq-100 Index and Dow Jones EURO STOXX 50 Index. Each Index does not reflect dividends paid on the stocks underlying that Index. At the end of the period, interest crediting is based on: 50% from the highest index average, 30% from the second highest index and 20% from the remaining index. The spread will be deducted. While the annual monthly averaging could be negative, the interest credited will never be less than zero.

The Gold One-Year Strategy Endorsement uses the annual point-to-point method based on the change in the closing Gold Commodity Price as published in The Wall Street Journal during the term period. The interest rate will be subject to a cap.

The forms are written in clear and simplified language and have passed the Flesch Reading Ease test. The forms are in final format subject only to changes in font style, margins, page numbers, ink, and paper stock. Printing standards will not be less than those required under your law.

The strategy endorsements may be used with the previously approved forms listed in the chart below, and they may be used with other filed/approved contracts:

Form Number / Form Title / Approved

IIC-PEIA-1204-0(AR) / Flexible Premium Deferred Annuity Policy / 03/08/2005

IIC-PEIA-0706-B(AR) / Flexible Premium Deferred Annuity Policy / 08/18/2006

Sample data pages, reflecting these strategy endorsements, are included for information.

## Company and Contact

### Filing Contact Information

(This filing was made by a third party - FC01)

Exselsa Cartwright, Compliance Specialist

1020 Central

Kansas City, MO 64105

exselsa.cartwright@firstconsulting.com

(800) 927-2730 [Phone]

(816) 391-2755[FAX]

### Filing Company Information

Investors Insurance Corporation

P.O. Box 56050

CoCode: 64939

Group Code: 749

State of Domicile: Delaware

Company Type:

SERFF Tracking Number: FRCS-125577938 State: Arkansas  
Filing Company: Investors Insurance Corporation State Tracking Number: 38549  
Company Tracking Number: 4945  
TOI: A071 Individual Annuities - Special Sub-TOI: A071.001 Equity Indexed  
Product Name: Gold & Blended Index Strategies  
Project Name/Number: LMG/84/84

Jacksonville, FL 32241-6050  
(800) 749-6992 ext. [Phone]

Group Name:  
FEIN Number: 93-0465369  
-----

State ID Number:

SERFF Tracking Number: FRCS-125577938 State: Arkansas  
Filing Company: Investors Insurance Corporation State Tracking Number: 38549  
Company Tracking Number: 4945  
TOI: A071 Individual Annuities - Special Sub-TOI: A071.001 Equity Indexed  
Product Name: Gold & Blended Index Strategies  
Project Name/Number: LMG/84/84

## Filing Fees

Fee Required? Yes  
Fee Amount: \$100.00  
Retaliatory? Yes  
Fee Explanation: The fee is \$20 per endorsement. The fee in the domicile state is \$50 per form. Therefore, 2 endorsements X \$50 = \$100.00. The fee for this filing is \$100.00.  
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Investors Insurance Corporation	\$100.00	03/27/2008	19041840

SERFF Tracking Number: FRCS-125577938 State: Arkansas  
Filing Company: Investors Insurance Corporation State Tracking Number: 38549  
Company Tracking Number: 4945  
TOI: A071 Individual Annuities - Special Sub-TOI: A071.001 Equity Indexed  
Product Name: Gold & Blended Index Strategies  
Project Name/Number: LMG/84/84

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	04/04/2008	04/04/2008

*SERFF Tracking Number:*      *FRCS-125577938*                      *State:*                      *Arkansas*  
*Filing Company:*              *Investors Insurance Corporation*                      *State Tracking Number:*      *38549*  
*Company Tracking Number:*      *4945*  
*TOI:*                      *A071 Individual Annuities - Special*                      *Sub-TOI:*                      *A071.001 Equity Indexed*  
*Product Name:*              *Gold & Blended Index Strategies*  
*Project Name/Number:*      *LMG/84/84*

## **Disposition**

Disposition Date: 04/04/2008

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: *FRCS-125577938* State: *Arkansas*  
 Filing Company: *Investors Insurance Corporation* State Tracking Number: *38549*  
 Company Tracking Number: *4945*  
 TOI: *A071 Individual Annuities - Special* Sub-TOI: *A071.001 Equity Indexed*  
 Product Name: *Gold & Blended Index Strategies*  
 Project Name/Number: *LMG/84/84*

<b>Item Type</b>	<b>Item Name</b>	<b>Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Certification/Notice		Yes
<b>Supporting Document</b>	Application		No
<b>Supporting Document</b>	Life & Annuity - Acturial Memo		No
<b>Form</b>	Blended Index One-Year Strategy		Yes
	Endorsement		
<b>Form</b>	Gold One-Year Strategy Endorsement		Yes

SERFF Tracking Number: FRCS-125577938 State: Arkansas  
 Filing Company: Investors Insurance Corporation State Tracking Number: 38549  
 Company Tracking Number: 4945  
 TOI: A071 Individual Annuities - Special Sub-TOI: A071.001 Equity Indexed  
 Product Name: Gold & Blended Index Strategies  
 Project Name/Number: LMG/84/84

## Form Schedule

**Lead Form Number:** IIC-BIEND-0208

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	IIC-BIEND-0208	Policy/Cont	Blended Index One-Year Strategy al Endorsement Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		51	IIC-BIEND-0208-dist.pdf
	IIC-GEND-0208	Policy/Cont	Gold One-Year Strategy al Endorsement Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		52	IIC-GEND-0208-dist.pdf

# Investors Insurance Corporation

Home Office: Wilmington, DE

Administrative Office: {P. O. Box 100216, Rome, GA 30162-7216 • Telephone (877) 549-7663 (Toll Free)}

## BLENDING INDEX ONE-YEAR STRATEGY ENDORSEMENT

### THE ENDORSEMENT

This Endorsement establishes the Blended Index One-Year Strategy for the Contract to which it is attached. If the Endorsement and Contract define the same term, the definition contained in this Endorsement will apply for purposes of this Endorsement. The terms of the Endorsement apply once the Owner allocates Premium Payments or Transfers into this Crediting Rate Strategy. Premium Payments, Transfers and renewals will be applied on the Allocation Dates determined by the Company.

For purposes of this Endorsement, Contract refers to the individual annuity policy or to the annuity certificate issued under a group policy.

### ALLOCATION DATE

The Allocation Date is the first day of the Term Period. It is the date declared by the Company for the allocation of each Premium Payment, Transfer or renewal into this Crediting Rate Strategy. The Allocation Date occurs within 32 days after: a) the Company's Administrative Office receives the Premium Payment; or b) the date of Transfer or renewal.

### INTEREST CREDITED

The Company will calculate any interest to be credited and it will be added to the Strategy Value only at the end of each Term Period. The interest to be credited will be equal to the Strategy Value at the end of the Term Period before any interest is credited multiplied by the Interest Crediting Rate. If the Owner accesses a portion of the Strategy Value before the end of the Term Period, the portion accessed will not be credited interest.

### INTEREST CREDITING RATE

The interest crediting rate for the Term Period under this Crediting Rate Strategy will be A minus B, but not less than zero, where:

A equals the sum of:

- Highest Index Average, divided by the Index price on the Allocation Date, minus one, multiplied by 50%, plus
- Second highest Index Average, divided by the Index price on the Allocation Date, minus one, multiplied by 30%, plus
- Remaining Index Average, divided by the Index price on the Allocation Date, minus one, multiplied by 20%.

B equals the Spread.

### INDEXES

The Indexes for this Crediting Rate Strategy are the S&P 500 Index, Nasdaq-100 Index and Dow Jones Euro Stoxx 50 Index. Each Index does not reflect dividends paid on the stocks underlying that Index.

If: a) the publication of an Index is discontinued; or b) the calculation of an Index is changed substantially, then the Company will substitute another widely published Index. The Company will notify the Owner of the change. The Crediting Rate Strategy that includes the new Index will have a corresponding Spread.

### INDEX AVERAGE

An Index Average will be determined for each Index. There will be a total of three Index Averages. For each Index, the Index Average is the average of its Index Price for the 12 Index Dates.

**INDEX DATES**

Index Dates begin one month from the Allocation Date. The Index Dates occur on the same numbered day each succeeding month as the Allocation Date. If the same numbered day does not exist in a month, the Company will use the first preceding day that does exist. There are 12 Index Dates for each Term Period.

**INDEX PRICE**

For each Index, the Index Price will be its closing price on a specified date. If the Index Price is not available for such date, the Index Price used for that date will be the Index Price on the prior trading day for which it is available.

**SPREAD**

Spread is a rate declared by the Company for each Term Period under this Crediting Rate Strategy, used in the calculation of interest credited to this Crediting Rate Strategy. The Company may declare a new Spread on or before each Allocation Date, and it will remain unchanged during the Term Period. The Maximum Spread is shown on the Contract Data Page.

**TERM PERIOD**

The Term Period is equal to a one-year period, commencing on the Allocation Date and expiring on the same calendar day in the following calendar year.

**TRANSFERS AND RENEWALS**

The Owner may request a Transfer into this Crediting Rate Strategy from another Crediting Rate Strategy at any time, subject to any limitations stated in that Crediting Rate Strategy endorsement. Transfers are not allowed if the Term Period would expire after the Maturity Date.

The Owner may request a Transfer to another available Crediting Rate Strategy, subject to any limitations stated in that Crediting Rate Strategy endorsement. The Company’s Administrative Office must receive the Owner’s request to Transfer from this Crediting Rate Strategy at least 7 days prior to the end of the Term Period. The Transfer will be processed at the end of the Term Period. Transfers are not allowed prior to the end of the Term Period.

If a Transfer to another Crediting Rate Strategy is not requested, the Company will establish a new Term Period. The new Term Period will begin on the Allocation Date and will have a new corresponding Spread. If the Term Period is no longer available or the Term Period extends beyond the Maturity Date, then the Strategy Value will be transferred to the Guaranteed One-Year Strategy.

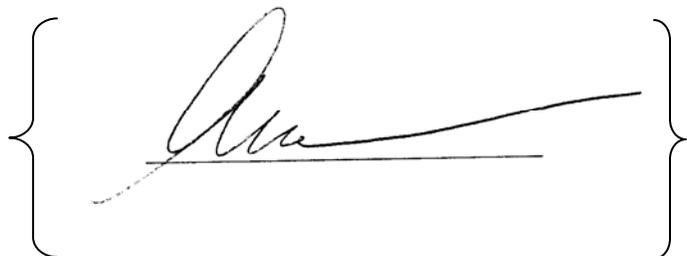
**TERMINATION OF ENDORSEMENT**

The Company may cease to accept Premium Payments, Transfers or renewals into the Blended Index One-Year Strategy. The Company may terminate this Endorsement at any time by sending to the Owner, at the Owner’s last known address, a written notice stating the termination date. The notice will be sent to the Owner at least 30 days in advance of such termination date. Upon termination, the Owner cannot allocate any Premium Payments, Transfers or renewals to this Crediting Rate Strategy. Unless notified by the Owner prior to the Endorsement’s termination date, the Strategy Value of the Blended Index One-Year Strategy will be transferred to the Guaranteed One-Year Strategy.

This Endorsement takes effect and ends with the Contract to which it is attached. Nothing contained in this endorsement will be held to change, waive or extend any provisions of the Contract except as stated.



Yves Corcos  
President



Maxine Hilary Verne  
Secretary

The Product is not sponsored, endorsed, sold or promoted by Standard & Poor's, a division of The McGraw-Hill Companies, Inc. ("S&P"). S&P makes no representation or warranty, express or implied, to the owners of the Product or any member of the public regarding the advisability of investing in securities generally or in the Product particularly or the ability of the S&P 500 Index to track general stock market performance. S&P's only relationship to the Licensee is the licensing of certain trademarks and trade names of S&P and of the S&P 500 Index which is determined, composed and calculated by S&P without regard to the Licensee or the Product. S&P has no obligation to take the needs of the Licensee or the owners of the Product into consideration in determining, composing or calculating the S&P 500 Index. S&P is not responsible for and has not participated in the determination of the prices and amount of the Product or the timing of the issuance or sale of the Product or in the determination or calculation of the equation by which the Product is to be converted into cash. S&P has no obligation or liability in connection with the administration, marketing or trading of the Product.

S&P DOES NOT GUARANTEE THE ACCURACY AND/OR THE COMPLETENESS OF THE S&P 500 INDEX OR ANY DATA INCLUDED THEREIN AND S&P SHALL HAVE NO LIABILITY FOR ANY ERRORS, OMISSIONS, OR INTERRUPTIONS THEREIN. S&P MAKES NO WARRANTY, EXPRESS OR IMPLIED, AS TO RESULTS TO BE OBTAINED BY LICENSEE, OWNERS OF THE PRODUCT, OR ANY OTHER PERSON OR ENTITY FROM THE USE OF THE S&P 500 INDEX OR ANY DATA INCLUDED THEREIN. S&P MAKES NO EXPRESS OR IMPLIED WARRANTIES, AND EXPRESSLY DISCLAIMS ALL WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OR USE WITH RESPECT TO THE S&P 500 INDEX OR ANY DATA INCLUDED THEREIN. WITHOUT LIMITING ANY OF THE FOREGOING, IN NO EVENT SHALL S&P HAVE ANY LIABILITY FOR ANY SPECIAL, PUNITIVE, INDIRECT, OR CONSEQUENTIAL DAMAGES (INCLUDING LOST PROFITS), EVEN IF NOTIFIED OF THE POSSIBILITY OF SUCH DAMAGES.

The Policy is not sponsored, endorsed, sold or promoted by The Nasdaq Stock Market, Inc. (including its affiliates) (Nasdaq, with its affiliates, are referred to as the *Corporations*). The Corporations have not passed on the legality or suitability of, or the accuracy or adequacy of descriptions and disclosures relating to, the Policy. The Corporations make no representation or warranty, express or implied to the owners of the Policy or any member of the public regarding the advisability of investing in securities generally or in the Policy particularly, or the ability of the Nasdaq-100 Index to track general stock market performance. The Corporations' only relationship to Investors Insurance Corporation (*Licensee*) is in the licensing of the Nasdaq-100, Nasdaq-100 Index, and Nasdaq trademarks or service marks, and certain trade names of the Corporations and the use of the Nasdaq-100 Index which is determined, composed and calculated by Nasdaq without regard to the Licensee or the Policy. Nasdaq has no obligation to take the needs of the Licensee or the owners of the Policy into consideration in determining, composing or calculating the Nasdaq-100 Index. The Corporations are not responsible for and have not participated in the determination of the timing of, prices at, or quantities of the Policy to be issued or in the determination or calculation of the equation by which the Policy is to be converted into cash. The Corporations have no liability in connection with the administration, marketing or trading of the Policy.

THE CORPORATIONS DO NOT GUARANTEE THE ACCURACY AND/OR UNINTERRUPTED CALCULATION OF THE NASDAQ-100 INDEX OR ANY DATA INCLUDED THEREIN. THE CORPORATIONS MAKE NO WARRANTY, EXPRESS OR IMPLIED, AS TO RESULTS TO BE OBTAINED BY LICENSEE, OWNERS OF THE PRODUCT(S), OR ANY OTHER PERSON OR ENTITY FROM THE USE OF THE NASDAQ-100 INDEX OR ANY DATA INCLUDED THEREIN. THE CORPORATIONS MAKE NO EXPRESS OR IMPLIED WARRANTIES, AND EXPRESSLY DISCLAIM ALL WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OR USE WITH RESPECT TO THE NASDAQ-100 INDEX OR ANY DATA INCLUDED THEREIN. WITHOUT LIMITING ANY OF THE FOREGOING, IN NO EVENT SHALL THE CORPORATIONS HAVE ANY LIABILITY FOR ANY LOST PROFITS OR SPECIAL, INCIDENTAL, PUNITIVE, INDIRECT, OR CONSEQUENTIAL DAMAGES, EVEN IF NOTIFIED OF THE POSSIBILITY OF SUCH DAMAGES.

STOXX and Dow Jones have no relationship to the License, other than the licensing of The Dow Jones Euro STOXX 50<sup>®</sup> and the related trademarks for use in connection with the insurance (annuity) products.

**STOXX and Dow Jones do not:**

- Sponsor, endorse, sell or promote the insurance (annuity) product(s).
- Recommend that any person invest in the insurance (annuity) product(s).
- Have any responsibility or liability for or make any decisions about the timing, amount or pricing of. insurance (annuity) product(s).
- Have any responsibility or liability for the administration, management or marketing of the. insurance (annuity) product(s).
- Consider the needs of the insurance (annuity) product(s).or the owners of the insurance (annuity) product(s).in determining, composing or calculating The Dow Jones Euro STOXX 50<sup>®</sup> or have any obligation to do so.

**STOXX and Dow Jones will not have any liability in connection with the insurance (annuity) product(s). Specifically,**

- **STOXX and Dow Jones do not make any warranty, express or implied and disclaim any and all warranty about:**
  - **The results to be obtained by the insurance (annuity) product(s), the owner of the insurance (annuity) product(s). or any other person in connection with the use of The Dow Jones Euro STOXX 50<sup>®</sup> and the data included in The Dow Jones Euro STOXX 50<sup>®</sup>;**
  - **The accuracy or completeness of The Dow Jones Euro STOXX 50<sup>®</sup> and its data;**
  - **The merchantability and the fitness for a particular purpose or use of The Dow Jones Euro STOXX 50<sup>®</sup> and its data;**
- **STOXX and Dow Jones will have no liability for any errors, omissions or interruptions in The Dow Jones Euro STOXX 50<sup>®</sup> or its data;**
- **Under no circumstances will STOXX or Dow Jones be liable for any lost profits or indirect, punitive, special or consequential damages or losses, even if STOXX or Dow Jones knows that they might occur.**

**The licensing agreement between the Investors Insurance Corporation and STOXX is solely for their benefit and not for the benefit of the owners of the insurance (annuity) product(s) or any other third parties.**

# Investors Insurance Corporation

Home Office: Wilmington, DE

Administrative Office: {P. O. Box 100216, Rome, GA 30162-7216 • Telephone (877) 549-7663 (Toll Free)}

## GOLD ONE-YEAR STRATEGY ENDORSEMENT

### THE ENDORSEMENT

This Endorsement establishes the Gold One-Year Strategy for the Contract to which it is attached. If the Endorsement and Contract define the same term, the definition contained in this Endorsement will apply for purposes of this Endorsement. The terms of the Endorsement apply once the Owner allocates Premium Payments or Transfers into this Crediting Rate Strategy. Premium Payments, Transfers and renewals will be applied on the Allocation Dates determined by the Company.

For purposes of this Endorsement, Contract refers to the individual annuity policy or to the annuity certificate issued under a group policy.

### ALLOCATION DATE

The Allocation Date is the first day of the Term Period. It is the date declared by the Company for the allocation of each Premium Payment, Transfer or renewal into this Crediting Rate Strategy. The Allocation Date occurs within 32 days after: a) the Company's Administrative Office receives the Premium Payment; or b) the date of Transfer or renewal.

### INTEREST CREDITED

The Company will calculate any interest to be credited and it will be added to the Strategy Value only at the end of each Term Period. The interest to be credited will be equal to the Strategy Value at the end of the Term Period before any interest is credited multiplied by the Interest Crediting Rate. If the Owner accesses a portion of the Strategy Value before the end of the Term Period, the portion accessed will not be credited interest.

### INTEREST CREDITING RATE

The interest crediting rate for the Term Period under this Crediting Rate Strategy will be the lesser of A or B, but not less than zero, where:

A equals:

- The Gold Commodity Price on the last day of the Term Period, divided by the Gold Commodity Price on the Allocation Date,
- minus one,
- multiplied by the Participation Rate.

B equals the Annualized Cap.

### ANNUALIZED CAP

Annualized Cap is an interest rate declared by the Company for each Term Period under this Crediting Rate Strategy, used in the calculation of interest credited to this Crediting Rate Strategy. The Company may declare a new Annualized Cap on or before each Allocation Date. The Minimum Annualized Cap is shown on the Contract Data Page.

### GOLD COMMODITY PRICE

The Gold Commodity Price will be the closing price of the Gold Commodity as published in the Wall Street Journal on a specified date. If the Gold Commodity Price is not available for such date, the Gold Commodity Price used for that date will be the Gold Commodity Price on the first preceding day for which it is available.

If the publication of the Wall Street Journal is discontinued, then the Company will substitute another widely published source. The Company will notify the Owner of the change.

**PARTICIPATION RATE**

Participation Rate is a rate declared by the Company for each Term Period under this Crediting Rate Strategy. The Participation Rate will be used in the calculation of the Interest Crediting Rate for the Term Period. The Company may declare a new Participation Rate on or before each Allocation Date, and it will remain unchanged during the Term Period. The Minimum Participation Rate is shown on the Contract Data Page.

**TERM PERIOD**

The Term Period is equal to a one-year period, commencing on the Allocation Date and expiring on the same calendar day in the following calendar year.

**TRANSFERS AND RENEWALS**

The Owner may request a Transfer into this Crediting Rate Strategy from another Crediting Rate Strategy at any time, subject to any limitations stated in that Crediting Rate Strategy endorsement. Transfers are not allowed if the Term Period would expire after the Maturity Date.

The Owner may request a Transfer to another available Crediting Rate Strategy, subject to any limitations stated in that Crediting Rate Strategy endorsement. The Company’s Administrative Office must receive the Owner’s request to Transfer from this Crediting Rate Strategy at least 7 days prior to the end of the Term Period. The Transfer will be processed at the end of the Term Period. Transfers are not allowed prior to the end of the Term Period.

If a Transfer to another Crediting Rate Strategy is not requested, the Company will establish a new Term Period. The new Term Period will begin on the Allocation Date and will have a new corresponding Participation Rate and Annualized Cap. If the Term Period is no longer available or the Term Period extends beyond the Maturity Date, then the Strategy Value will be transferred to the Guaranteed One-Year Strategy.

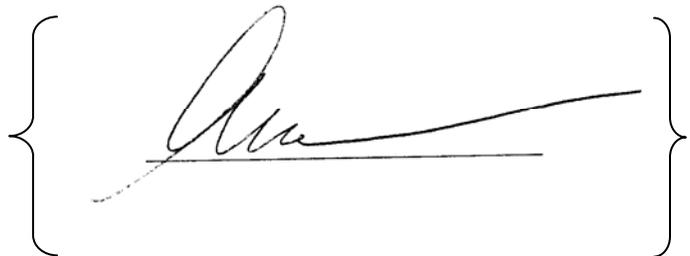
**TERMINATION OF ENDORSEMENT**

The Company may cease to accept Premium Payments, Transfers or renewals into the Gold One-Year Strategy. The Company may terminate this Endorsement at any time by sending to the Owner, at the Owner’s last known address, a written notice stating the termination date. The notice will be sent to the Owner at least 30 days in advance of such termination date. Upon termination, the Owner cannot allocate any Premium Payments, Transfers or renewals to this Crediting Rate Strategy. Unless notified by the Owner prior to the Endorsement’s termination date, the Strategy Value of the Gold One-Year Strategy will be transferred to the Guaranteed One-Year Strategy.

This Endorsement takes effect and ends with the Contract to which it is attached. Nothing contained in this endorsement will be held to change, waive or extend any provisions of the Contract except as stated.



Yves Corcos  
President



Maxine Hilary Verne  
Secretary

<i>SERFF Tracking Number:</i>	<i>FRCS-125577938</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Investors Insurance Corporation</i>	<i>State Tracking Number:</i>	<i>38549</i>
<i>Company Tracking Number:</i>	<i>4945</i>		
<i>TOI:</i>	<i>A071 Individual Annuities - Special</i>	<i>Sub-TOI:</i>	<i>A071.001 Equity Indexed</i>
<i>Product Name:</i>	<i>Gold &amp; Blended Index Strategies</i>		
<i>Project Name/Number:</i>	<i>LMG/84/84</i>		

## **Rate Information**

Rate data does NOT apply to filing.

SERFF Tracking Number: FRCS-125577938 State: Arkansas  
Filing Company: Investors Insurance Corporation State Tracking Number: 38549  
Company Tracking Number: 4945  
TOI: A071 Individual Annuities - Special Sub-TOI: A071.001 Equity Indexed  
Product Name: Gold & Blended Index Strategies  
Project Name/Number: LMG/84/84

## Supporting Document Schedules

### Review Status:

**Satisfied -Name:** Certification/Notice 03/25/2008

**Comments:**

Certification and Data Pages

**Attachments:**

AR COC.pdf

AR Readability.pdf

IIC-PEIA-0706-B\_AR\_ Sample DP.pdf

IIC-PEIA-1204-0\_AR\_ Sample DP.pdf

Autho-dist.pdf

### Review Status:

**Bypassed -Name:** Application 03/25/2008

**Bypass Reason:** Not applicable for endorsement filings.

**Comments:**

### Review Status:

**Satisfied -Name:** Life & Annuity - Acturial Memo 03/25/2008

**Comments:**

**Attachments:**

Addendum to Act Memo- IIC-SPIPEND-0208-dist.pdf

Addendum to Act Memo-IIC-BIEND-0208-dist.pdf

Addendum to Act Memo-IIC-GEND-0208-dist.pdf

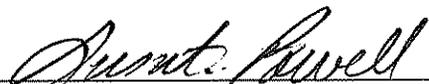
**STATE OF ARKANSAS  
CERTIFICATION OF COMPLIANCE**

**Company Name:** Investors Insurance Corporation

**Form Title(s):** Blended Index One-Year Strategy Endorsement, Gold One-Year Strategy Endorsement

**Form Number(s):** IIC-BIEND-0208, IIC-GEND-0208

I hereby certify that to the best of my knowledge and belief, the above form(s) and submission complies with Reg. 19, as well as the other laws and regulations of the State of Arkansas.



---

Susan F. Powell  
Executive Vice President

---

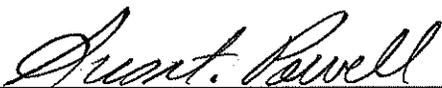
March 21, 2008  
Date

**STATE OF ARKANSAS  
READABILITY CERTIFICATION**

**COMPANY NAME:** Investors Insurance Corporation

This is to certify that the form(s) referenced below has achieved a Flesch Reading Ease Score as indicated below and complies with the requirements of Ark. Stat. Ann. Section 66-3251 through 66-3258, cited as the Life and Disability Insurance Policy Language Simplification Act.

<b>Form Number</b>	<b>Score</b>
IIC-BIEND-0208	51.1
IIC-GEND-0208	52.2



Susan F. Powell  
Executive Vice President

March 21, 2008  
Date

# Investors Insurance Corporation

## Flexible Premium Deferred Annuity Policy

### DATA PAGE

Annuitant: {John Doe  
P.O. Box 7873  
San Francisco, CA 94120}

{Joint Annuitant:  
Jane Doe  
P.O. Box 7873  
San Francisco, CA 94120}

Owner: {Jim Smith  
123 Main Street  
San Francisco, CA 94120}

{Joint Owner:  
Mary Smith  
123 Main Street  
San Francisco, CA 94120}

Beneficiary: As stated in the copy of the Application attached to this Policy unless subsequently changed in compliance with this Policy's provision.

Benefit Description: Flexible Premium Deferred Annuity	Qualified Type:	{Nonqualified}
Policy Number: {XXX000100}	Issue Date:	{03/01/2008}
Initial Premium: {\$10,000.00}	Effective Date:	{03/01/2008}
Premium Bonus Amount Percentage: {7.00%}		
Issue Age: {35}		

{Beneficiary Rider Plus Current Monthly Deduction Percentage: {XX%}}

{Initial Rider Basis A: {\$10,000.00}}

{Initial Rider Basis B: {\$10,000.00}}

### Crediting Rate Strategies

Strategy Name	Allocation Percentage
{Guaranteed One-Year Strategy	{50%}}
{S&P 500 One-Year Strategy A	{0%}}
{S&P 500 One-Year Strategy B	{0%}}
{Gold One-Year Strategy	{25%}}
{Blended Index One-Year Strategy	{25%}}

The Minimum Guaranteed One-Year Rate is an annualized interest rate of {1.50%}.

The Minimum Guaranteed Interest Rate for the Base Guarantee is an annualized interest rate of {1.75%}.

{For the S&P 500 One-Year Strategy A, the Minimum Participation Rate is {100%} and the Minimum Annualized Cap is {3.00%.}

{For the S&P 500 One-Year Strategy B, the Minimum Participation Rate is {120%} and the Minimum Annualized Cap is {3.00%.}

{For the Gold One-Year Strategy, the Minimum Participation Rate is {100%} and the Minimum Annualized Cap is {3.00%.}

{For the Blended Index One-Year Strategy, the Maximum Spread is {11%.}

Surrender Charge-Free Withdrawal Percentage is {10%}.

{The Product is not sponsored, endorsed, sold or promoted by Standard & Poor's, a division of The McGraw-Hill Companies, Inc. ("S&P"). S&P makes no representation or warranty, express or implied, to the owners of the Product or any member of the public regarding the advisability of investing in securities generally or in the Product particularly or the ability of the S&P 500 Index to track general stock market performance. S&P's only relationship to the Licensee is the licensing of certain trademarks and trade names of S&P and of the S&P 500 Index which is determined, composed and calculated by S&P without regard to the Licensee or the Product. S&P has no obligation to take the needs of the Licensee or the owners of the Product into consideration in determining, composing or calculating the S&P 500 Index. S&P is not responsible for and has not participated in the determination of the prices and amount of the Product or the timing of the issuance or sale of the Product or in the determination or calculation of the equation by which the Product is to be converted into cash. S&P has no obligation or liability in connection with the administration, marketing or trading of the Product.

S&P DOES NOT GUARANTEE THE ACCURACY AND/OR THE COMPLETENESS OF THE S&P 500 INDEX OR ANY DATA INCLUDED THEREIN AND S&P SHALL HAVE NO LIABILITY FOR ANY ERRORS, OMISSIONS, OR INTERRUPTIONS THEREIN. S&P MAKES NO WARRANTY, EXPRESS OR IMPLIED, AS TO RESULTS TO BE OBTAINED BY LICENSEE, OWNERS OF THE PRODUCT, OR ANY OTHER PERSON OR ENTITY FROM THE USE OF THE S&P 500 INDEX OR ANY DATA INCLUDED THEREIN. S&P MAKES NO EXPRESS OR IMPLIED WARRANTIES, AND EXPRESSLY DISCLAIMS ALL WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OR USE WITH RESPECT TO THE S&P 500 INDEX OR ANY DATA INCLUDED THEREIN. WITHOUT LIMITING ANY OF THE FOREGOING, IN NO EVENT SHALL S&P HAVE ANY LIABILITY FOR ANY SPECIAL, PUNITIVE, INDIRECT, OR CONSEQUENTIAL DAMAGES (INCLUDING LOST PROFITS), EVEN IF NOTIFIED OF THE POSSIBILITY OF SUCH DAMAGES.}

**DATA PAGE**  
Investors Insurance Corporation  
Flexible Premium Deferred Annuity Policy

Policy #: {XXX000100}  
Initial Premium: {\$10,000.00}  
Premium Bonus Amount: {\$700.00}  
Issue Age: {35}

{Nonqualified}  
Issue Date: {03/01/2008}  
Effective Date: {03/01/2008}  
Maturity Date: {03/01/2074}

{Optional Riders or Benefits: {Beneficiary Rider Plus}}

End of Policy Year	Minimum Guaranteed Annuity Value	Minimum Guaranteed Surrender Value	Death Benefit
{ 1	10,780	8,903	10,998
2	10,861	9,058	11,102
3	10,943	9,216	11,207
4	11,026	9,376	11,313
5	11,110	9,540	11,421
6	11,196	9,706	11,530
7	11,282	9,874	11,641
8	11,370	10,046	11,753
9	11,459	10,220	11,867
10	11,548	11,548	11,982
11	11,639	11,639	12,098
12	11,731	11,731	12,216
13	11,824	11,824	12,335
14	11,919	11,919	12,456
15	12,014	12,014	12,577
16	12,110	12,110	12,700
17	12,207	12,207	12,825
18	12,304	12,304	12,950
19	12,403	12,403	13,076
20	12,502	12,502	13,203
21	12,602	12,602	13,331
22	12,741	12,741	13,508
23	12,953	12,953	13,780
24	13,168	13,168	14,055
25	13,384	13,384	14,331
26	13,602	13,602	14,610
27	13,820	13,820	14,890
28	14,040	14,040	15,171
29	14,260	14,260	15,453
30	14,480	14,480	15,734
31	14,698	14,698	16,014
32	14,916	14,916	16,293
33	15,132	15,132	16,569
34	15,346	15,346	16,843
35	15,556	15,556	17,112
36	15,762	15,762	17,376
37	15,963	15,963	17,633
38	16,157	16,157	17,881
39	16,342	16,342	18,117
40	16,517	16,517	18,342
41	16,681	16,681	18,551
42	16,832	16,832	18,745 }

End of Policy Year	Minimum Guaranteed Annuity Value	Minimum Guaranteed Surrender Value	Death Benefit
{ 43	16,970	16,970	18,921
44	17,093	17,093	19,080
45	17,201	17,201	19,218
46	17,292	17,292	19,333
47	17,362	17,362	19,423
48	17,410	17,410	19,485
49	17,434	17,434	19,516
50	17,432	17,432	19,514
51	17,404	17,404	19,477
52	17,350	17,350	19,407
53	17,269	17,269	19,305
54	17,164	17,164	19,170
55	17,036	17,036	19,005
56	16,884	16,884	18,811
57	16,710	16,710	18,589
58	16,513	16,513	18,337
59	16,291	16,291	18,053
60	16,035	16,035	17,725
61	15,730	15,730	17,334
62	15,345	15,345	16,841
63	14,833	14,833	16,186
64	14,143	14,143	15,303
65	13,330	13,330	14,262
66	12,706	12,706	13,464 }

All values are based on the Initial Premium shown on the Data Page and assume no additional Premium Payments, Transfers, Withdrawals, Market Value Adjustments or loans {and are adjusted to reflect any Rider Deduction amounts}. Guaranteed values may increase or decrease based on strategy allocations during the life of this Policy. Refer to the Crediting Rate Strategy section of the Data Page for allocations. For the purpose of this illustration, it is assumed all Premium Payments received prior to the Issue Date were applied to this Policy on the Policy's Effective Date.

{The values shown in the Death Benefit column represent this Policy's Death Benefit and any amount of additional Death Benefit provided by the Beneficiary Rider Plus.}

Any Withdrawal in excess of the Surrender Charge-Free Withdrawal amount will be assessed a Surrender Charge as follows:

**TABLE OF SURRENDER CHARGE PERCENTAGES  
FOR EACH PREMIUM PAYMENT**

Premium Year 1	18%
Premium Year 2	17%
Premium Year 3	16%
Premium Year 4	15%
Premium Year 5	14%
Premium Year 6	13%
Premium Year 7	12%
Premium Year 8	10%
Premium Year 9	8%
Premium Year 10 and thereafter	0%

Surrender Charges may be waived subject to the provisions of this Policy.

# Investors Insurance Corporation

## Flexible Premium Deferred Annuity Policy

### DATA PAGE

Annuitant: {John Doe  
P.O. Box 7873  
San Francisco, CA 94120}

{Joint Annuitant:  
Jane Doe  
P.O. Box 7873  
San Francisco, CA 94120}

Owner: {Jim Smith  
123 Main Street  
San Francisco, CA 94120}

{Joint Owner:  
Mary Smith  
123 Main Street  
San Francisco, CA 94120}

Beneficiary: As stated in the copy of the Application attached to this Policy unless subsequently changed in compliance with this Policy's provision.

Benefit Description: Flexible Premium Deferred Annuity  
Policy Number: {XXX000100}      Qualified Type: {Nonqualified}  
Initial Premium: {\$10,000.00}      Issue Date: {03/01/2008}  
Issue Age: {35}      Effective Date: {03/01/2008}

{Beneficiary Rider Plus Current Monthly Deduction Percentage: {XX%}}  
{Initial Rider Basis A: {\$10,000.00}}  
{Initial Rider Basis B: {\$10,000.00}}

### Crediting Rate Strategies

Strategy Name	Allocation Percentage
{Guaranteed One-Year Strategy	{50%}}
{S&P 500 One-Year Strategy A	{0%}}
{S&P 500 One-Year Strategy B	{0%}}
{Gold One-Year Strategy	{25%}}
{Blended Index One-Year Strategy	{25%}}

The Minimum Guaranteed One-Year Rate is an annualized interest rate of {1.50%}.

The Minimum Guaranteed Interest Rate for the Base Guarantee is an annualized interest rate of {1.75%}.

{For the S&P 500 One-Year Strategy A, the Minimum Participation Rate is {100%} and the Minimum Annualized Cap is {3.00%}.}

{For the S&P 500 One-Year Strategy B, the Minimum Participation Rate is {120%} and the Minimum Annualized Cap is {3.00%}.}

{For the Gold One-Year Strategy, the Minimum Participation Rate is {100%} and the Minimum Annualized Cap is {3.00%}.}

{For the Blended Index One-Year Strategy, the Maximum Spread is {11%}.}

Surrender Charge-Free Withdrawal Percentage is {10%}.

{The Product is not sponsored, endorsed, sold or promoted by Standard & Poor's, a division of The McGraw-Hill Companies, Inc. ("S&P"). S&P makes no representation or warranty, express or implied, to the owners of the Product or any member of the public regarding the advisability of investing in securities generally or in the Product particularly or the ability of the S&P 500 Index to track general stock market performance. S&P's only relationship to the Licensee is the licensing of certain trademarks and trade names of S&P and of the S&P 500 Index which is determined, composed and calculated by S&P without regard to the Licensee or the Product. S&P has no obligation to take the needs of the Licensee or the owners of the Product into consideration in determining, composing or calculating the S&P 500 Index. S&P is not responsible for and has not participated in the determination of the prices and amount of the Product or the timing of the issuance or sale of the Product or in the determination or calculation of the equation by which the Product is to be converted into cash. S&P has no obligation or liability in connection with the administration, marketing or trading of the Product.

S&P DOES NOT GUARANTEE THE ACCURACY AND/OR THE COMPLETENESS OF THE S&P 500 INDEX OR ANY DATA INCLUDED THEREIN AND S&P SHALL HAVE NO LIABILITY FOR ANY ERRORS, OMISSIONS, OR INTERRUPTIONS THEREIN. S&P MAKES NO WARRANTY, EXPRESS OR IMPLIED, AS TO RESULTS TO BE OBTAINED BY LICENSEE, OWNERS OF THE PRODUCT, OR ANY OTHER PERSON OR ENTITY FROM THE USE OF THE S&P 500 INDEX OR ANY DATA INCLUDED THEREIN. S&P MAKES NO EXPRESS OR IMPLIED WARRANTIES, AND EXPRESSLY DISCLAIMS ALL WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OR USE WITH RESPECT TO THE S&P 500 INDEX OR ANY DATA INCLUDED THEREIN. WITHOUT LIMITING ANY OF THE FOREGOING, IN NO EVENT SHALL S&P HAVE ANY LIABILITY FOR ANY SPECIAL, PUNITIVE, INDIRECT, OR CONSEQUENTIAL DAMAGES (INCLUDING LOST PROFITS), EVEN IF NOTIFIED OF THE POSSIBILITY OF SUCH DAMAGES.}

**DATA PAGE**  
Investors Insurance Corporation  
Flexible Premium Deferred Annuity Policy

Policy #: {XXX000100}  
Initial Premium: {\$10,000.00}  
Issue Age: {35}

{Nonqualified}  
Issue Date: {03/01/2008}  
Effective Date: {03/01/2008}  
Maturity Date: {03/01/2079}

{Optional Riders or Benefits: {Beneficiary Rider Plus}}

**TABLE OF GUARANTEED VALUES**

End of Year	End of Year Age	Minimum Guaranteed Annuity Value	Minimum Guaranteed Surrender Value	Death Benefit
{ 1	35	10,075	8,903	10,096
2	36	10,151	9,059	10,193
3	37	10,228	9,217	10,292
4	38	10,306	9,378	10,392
5	39	10,386	9,542	10,494
6	40	10,466	9,709	10,597
7	41	10,548	9,878	10,701
8	42	10,630	10,050	10,807
9	43	10,714	10,226	10,914
10	44	10,799	10,799	11,022
11	45	10,885	10,885	11,132
12	46	10,972	10,972	11,244
13	47	11,060	11,060	11,356
14	48	11,149	11,149	11,470
15	49	11,338	11,338	11,713
16	50	11,534	11,534	11,963
17	51	11,732	11,732	12,217
18	52	11,933	11,933	12,474
19	53	12,137	12,137	12,735
20	54	12,343	12,343	12,999
21	55	12,551	12,551	13,265
22	56	12,762	12,762	13,535
23	57	12,975	12,975	13,807
24	58	13,189	13,189	14,082
25	59	13,406	13,406	14,359
26	60	13,624	13,624	14,638
27	61	13,843	13,843	14,919
28	62	14,063	14,063	15,200
29	63	14,283	14,283	15,482
30	64	14,503	14,503	15,763
31	65	14,722	14,722	16,044
32	66	14,940	14,940	16,323
33	67	15,156	15,156	16,599
34	68	15,370	15,370	16,873
35	69	15,580	15,580	17,143
36	70	15,786	15,786	17,407
37	71	15,987	15,987	17,664
38	72	16,181	16,181	17,912
39	73	16,366	16,366	18,149
40	74	16,541	16,541	18,373
41	75	16,705	16,705	18,582
42	76	16,856	16,856	18,776 }

End of Year	End of Year Age	Minimum Guaranteed Annuity Value	Minimum Guaranteed Surrender Value	Death Benefit
{43	77	16,994	16,994	18,952
44	78	17,117	17,117	19,110
45	79	17,225	17,225	19,248
46	80	17,315	17,315	19,363
47	81	17,385	17,385	19,453
48	82	17,433	17,433	19,515
49	83	17,457	17,457	19,545
50	84	17,454	17,454	19,541
51	85	17,425	17,425	19,504
52	86	17,370	17,370	19,434
53	87	17,289	17,289	19,330
54	88	17,183	17,183	19,195
55	89	17,054	17,054	19,029
56	90	16,901	16,901	18,834
57	91	16,727	16,727	18,610
58	92	16,529	16,529	18,357
59	93	16,306	16,306	18,071
60	94	16,049	16,049	17,743
61	95	15,743	15,743	17,350
62	96	15,356	15,356	16,856
63	97	14,843	14,843	16,198
64	98	14,151	14,151	15,314
65	99	13,336	13,336	14,270
66	100	12,711	12,711	13,470
67	101	12,232	12,232	12,857
68	102	11,865	11,865	12,387
69	103	11,584	11,584	12,027
70	104	11,368	11,368	11,751
71	105	11,203	11,203	11,539 }

All values are based on the Initial Premium shown on the Data Page and assume no additional Premium Payments, Transfers, Withdrawals, Market Value Adjustments or loans {and are adjusted to reflect any Rider Deduction amounts}. Guaranteed values may increase or decrease based on strategy allocations during the life of this Policy. Refer to the Crediting Rate Strategy section of the Data Page for allocations. For the purpose of this illustration, it is assumed all Premium Payments received prior to the Issue Date were applied to this Policy on the Policy's Effective Date.

{The values shown in the Death Benefit column represent this Policy's Death Benefit and any amount of additional Death Benefit provided by the Beneficiary Rider Plus. }

Any Withdrawal in excess of the Surrender Charge-Free Withdrawal amount will be assessed a Surrender Charge as follows:

**TABLE OF SURRENDER CHARGE PERCENTAGES  
FOR EACH PREMIUM PAYMENT**

Premium Year 1	12%
Premium Year 2	12%
Premium Year 3	12%
Premium Year 4	12%
Premium Year 5	11%
Premium Year 6	10%
Premium Year 7	9%
Premium Year 8	8%
Premium Year 9	6%
Premium Year 10 and thereafter	0%

Surrender Charges may be waived subject to the provisions of this Policy.



---

# ANNUITY AND LIFE SERVICES

March 5, 2008

To: The Insurance Commissioner

## **Authorization**

This letter, or a copy thereof, will authorize the consulting firm of First Consulting & Administration, Inc., Kansas City, Missouri, to represent this Company in matters before the Insurance Department.

This Authorization shall be valid until revoked by us.

Investors Insurance Corporation



By: \_\_\_\_\_

Title: Executive Vice President

**Addendum to the Actuarial Memorandum**  
**S&P 500 ONE-YEAR STRATEGY D ENDORSEMENT**  
**IIC-SPIDEND-0208**

**ALLOCATION DATE**

The Allocation Date is the date declared by the Company for the allocation of each Premium Payment, Transfer or renewal into this Strategy. The Allocation Date occurs within 32 days after: a) the Company's Administrative Office receives the Premium Payment; or b) the date of Transfer or renewal.

**INTEREST CREDITED**

The Company will calculate any interest to be credited and it will be added to the Strategy Value only at the end of each Term Period. The interest to be credited will be equal to the Strategy Value at the end of the Term Period before any interest is credited multiplied by the Interest Crediting Rate. If the Owner accesses a portion of the Strategy Value before the end of the Term Period, the portion accessed will not be credited interest.

**INTEREST CREDITING RATE**

The interest crediting rate for the Term Period under this Crediting Rate Strategy will be the lesser of A or B, but not less than zero, where:

A equals:

- Index Price on the last day of the Term Period, divided by the Index Price on the Allocation Date,
- minus one,
- multiplied by the Participation Rate.

B equals the Annualized Cap.

**ANNUALIZED CAP**

Annualized Cap is an interest rate declared by the Company for each Term Period under this Crediting Rate Strategy, used in the calculation of interest credited to this Crediting Rate Strategy. The Company may declare a new Annualized Cap on or before each Allocation Date. The Minimum Annualized Cap is shown on the Contract Data Page.

**INDEX**

The Index for this Crediting Rate Strategy is the S&P 500 Index. The S&P 500 Index does not reflect dividends paid on the stocks underlying the Index.

If: a) the publication of the S&P 500 Index is discontinued; or b) the calculation of the S&P 500 Index is changed substantially, then the Company will substitute another widely published Index. The Company will notify the Owner of the change. The Crediting Rate Strategy for the new Index will have a corresponding Participation Rate and Annualized Cap.

**INDEX PRICE**

The Index Price will be the closing price of the S&P 500 Index on a specified date. If the S&P 500 Index Price is not available for such date, the Index Price used for that date will be the S&P 500 Index Price on the prior trading day for which it is available.

### **PARTICIPATION RATE**

Participation Rate is a rate declared by the Company for each Term Period under this Crediting Rate Strategy. The Participation Rate will be used in the calculation of the Interest Crediting Rate for the Term Period. The Company may declare a new Participation Rate on or before each Allocation Date, and it will remain unchanged during the Term Period. The Minimum Participation Rate is shown on the Contract Data Page.

### **TERM PERIOD**

The Term Period is equal to a one-year period, commencing on the Allocation Date and expiring on the same calendar day in the following calendar year.

### **TRANSFERS AND RENEWALS**

The Owner may request a Transfer into this Crediting Rate Strategy from another Crediting Rate Strategy at any time, subject to any limitations stated in that Crediting Rate Strategy endorsement. Transfers are not allowed if the Term Period would expire after the Maturity Date.

The Owner may request a Transfer to another available Crediting Rate Strategy, subject to any limitations stated in that Crediting Rate Strategy endorsement. The Company's Administrative Office must receive the Owner's request to Transfer from this Crediting Rate Strategy at least 7 days prior to the end of the Term Period. The Transfer will be processed at the end of the Term Period. Transfers are not allowed prior to the end of the Term Period.

If a Transfer to another Crediting Rate Strategy is not requested, the Company will establish a new Term Period. The new Term Period will begin on the Allocation Date and will have a new corresponding Participation Rate and Annualized Cap. If the Term Period is no longer available or the Term Period extends beyond the Maturity Date, then the Strategy Value will be transferred to the Guaranteed One-Year Strategy.

**Addendum to the Actuarial Memorandum**  
**Blended Index ONE-YEAR STRATEGY ENDORSEMENT**  
**IIC-BIEND-0208**

**ALLOCATION DATE**

The Allocation Date is the first day of the Term Period. It is the date declared by the Company for the allocation of each Premium Payment, Transfer or renewal into this Crediting Rate Strategy. The Allocation Date occurs within 32 days after: a) the Company's Administrative Office receives the Premium Payment; or b) the date of Transfer or renewal.

**INTEREST CREDITED**

The Company will calculate any interest to be credited and it will be added to the Strategy Value only at the end of each Term Period. The interest to be credited will be equal to the Strategy Value at the end of the Term Period before any interest is credited multiplied by the Interest Crediting Rate. If the Owner accesses a portion of the Strategy Value before the end of the Term Period, the portion accessed will not be credited interest.

**INTEREST CREDITING RATE**

The interest crediting rate for the Term Period under this Crediting Rate Strategy will be A minus B, but not less than zero, where:

A equals the sum of:

- Highest Index Average, divided by the Index price on the Allocation Date, minus one, multiplied by 50%, plus
- Second highest Index Average, divided by the Index price on the Allocation Date, minus one, multiplied by 30%, plus
- Remaining Index Average, divided by the Index price on the Allocation Date, minus one, multiplied by 20%.

B equals the Spread.

**INDEXES**

The Indexes for this Crediting Rate Strategy are the S&P 500 Index, Nasdaq-100 Index and Dow Jones Euro Stoxx 50 Index. Each Index does not reflect dividends paid on the stocks underlying that Index.

If: a) the publication of an Index is discontinued; or b) the calculation of an Index is changed substantially, then the Company will substitute another widely published Index. The Company will notify the Owner of the change. The Crediting Rate Strategy that includes the new Index will have a corresponding Spread.

**INDEX AVERAGE**

An Index Average will be determined for each Index. There will be a total of three Index Averages. For each Index, the Index Average is the average of its Index Price for the 12 Index Dates.

**INDEX DATES**

Index Dates begin one month from the Allocation Date. The Index Dates occur on the same numbered day each succeeding month as the Allocation Date. If the same numbered day does not exist in a month, the Company will use the first preceding day that does exist. There are 12 Index Dates for each Term Period.

**INDEX PRICE**

For each Index, the Index Price will be its closing price on a specified date. If the Index Price is not available for such date, the Index Price used for that date will be the Index Price on the prior trading day for which it is available.

**SPREAD**

Spread is a rate declared by the Company for each Term Period under this Crediting Rate Strategy, used in the calculation of interest credited to this Crediting Rate Strategy. The Company may declare a new Spread on or before each Allocation Date, and it will remain unchanged during the Term Period. The Maximum Spread is shown on the Contract Data Page.

**TERM PERIOD**

The Term Period is equal to a one-year period, commencing on the Allocation Date and expiring on the same calendar day in the following calendar year.

**TRANSFERS AND RENEWALS**

The Owner may request a Transfer into this Crediting Rate Strategy from another Crediting Rate Strategy at any time, subject to any limitations stated in that Crediting Rate Strategy endorsement. Transfers are not allowed if the Term Period would expire after the Maturity Date.

The Owner may request a Transfer to another available Crediting Rate Strategy, subject to any limitations stated in that Crediting Rate Strategy endorsement. The Company's Administrative Office must receive the Owner's request to Transfer from this Crediting Rate Strategy at least 7 days prior to the end of the Term Period. The Transfer will be processed at the end of the Term Period. Transfers are not allowed prior to the end of the Term Period.

If a Transfer to another Crediting Rate Strategy is not requested, the Company will establish a new Term Period. The new Term Period will begin on the Allocation Date and will have a new corresponding Spread. If the Term Period is no longer available or the Term Period extends beyond the Maturity Date, then the Strategy Value will be transferred to the Guaranteed One-Year Strategy.

**Addendum to the Actuarial Memorandum**  
**GOLD ONE-YEAR STRATEGY ENDORSEMENT**  
**IIC-GEND-0208**

**ALLOCATION DATE**

The Allocation Date is the first day of the Term Period. It is the date declared by the Company for the allocation of each Premium Payment, Transfer or renewal into this Crediting Rate Strategy. The Allocation Date occurs within 32 days after: a) the Company's Administrative Office receives the Premium Payment; or b) the date of Transfer or renewal.

**INTEREST CREDITED**

The Company will calculate any interest to be credited and it will be added to the Strategy Value only at the end of each Term Period. The interest to be credited will be equal to the Strategy Value at the end of the Term Period before any interest is credited multiplied by the Interest Crediting Rate. If the Owner accesses a portion of the Strategy Value before the end of the Term Period, the portion accessed will not be credited interest.

**INTEREST CREDITING RATE**

The interest crediting rate for the Term Period under this Crediting Rate Strategy will be the lesser of A or B, but not less than zero, where:

A equals:

- The Gold Commodity Price on the last day of the Term Period, divided by the Gold Commodity Price on the Allocation Date,
- minus one,
- multiplied by the Participation Rate.

B equals the Annualized Cap.

**ANNUALIZED CAP**

Annualized Cap is an interest rate declared by the Company for each Term Period under this Crediting Rate Strategy, used in the calculation of interest credited to this Crediting Rate Strategy. The Company may declare a new Annualized Cap on or before each Allocation Date. The Minimum Annualized Cap is shown on the Contract Data Page.

**GOLD COMMODITY PRICE**

The Gold Commodity Price will be the closing price of the Gold Commodity as published in the Wall Street Journal on a specified date. If the Gold Commodity Price is not available for such date, the Gold Commodity Price used for that date will be the Gold Commodity Price on the first preceding day for which it is available.

If the publication of the Wall Street Journal is discontinued, then the Company will substitute another widely published source. The Company will notify the Owner of the change.

**PARTICIPATION RATE**

Participation Rate is a rate declared by the Company for each Term Period under this Crediting Rate Strategy. The Participation Rate will be used in the calculation of the Interest Crediting Rate for the Term Period. The Company may declare a new Participation Rate on or before each Allocation Date, and it will remain unchanged during the Term Period. The Minimum Participation Rate is shown on the Contract Data Page.

**TERM PERIOD**

The Term Period is equal to a one-year period, commencing on the Allocation Date and expiring on the same calendar day in the following calendar year.

**TRANSFERS AND RENEWALS**

The Owner may request a Transfer into this Crediting Rate Strategy from another Crediting Rate Strategy at any time, subject to any limitations stated in that Crediting Rate Strategy endorsement. Transfers are not allowed if the Term Period would expire after the Maturity Date.

The Owner may request a Transfer to another available Crediting Rate Strategy, subject to any limitations stated in that Crediting Rate Strategy endorsement. The Company's Administrative Office must receive the Owner's request to Transfer from this Crediting Rate Strategy at least 7 days prior to the end of the Term Period. The Transfer will be processed at the end of the Term Period. Transfers are not allowed prior to the end of the Term Period.

If a Transfer to another Crediting Rate Strategy is not requested, the Company will establish a new Term Period. The new Term Period will begin on the Allocation Date and will have a new corresponding Participation Rate and Annualized Cap. If the Term Period is no longer available or the Term Period extends beyond the Maturity Date, then the Strategy Value will be transferred to the Guaranteed One-Year Strategy.