



ENHANCED CARE RIDER®

Benefits Review and Decline Acknowledgement

I/We have reviewed the Enhanced Care Rider® information and understand that:

- Once a claim is approved and all conditions are met, any benefits payable under the rider will increase my/our annuity value. These benefit amounts may be withdrawn without surrender charges or market value adjustment. Once withdrawn, the benefits will be taxable to the contract owner(s) as ordinary income.
- This is an optional rider based on the annuitant and is available only at the time I/we apply for the annuity.
- No medical exam is required, so no invasive medical questions are asked and no medical tests are necessary. However, I/we must verify that the designated annuitant has not been confined to a nursing home or assisted living facility or received care services in the 12 months prior to the rider effective date.
- I/we am/are eligible to receive benefits for up to 36 months after: (1) six years have passed since establishment of the annuity, (2) a request for rider benefits has been approved, and (3) a 45-day elimination period has passed (must occur after the six-year deferral period). If the designated annuitant's care is interrupted and then resumed, no additional elimination period is required once new eligibility is established.
- Any benefit amounts that are payable but not withdrawn will continue to grow tax-deferred and increase the overall value of my/our annuity. I/we can still withdraw the benefit amounts at any time without surrender charges or market value adjustment—or leave it to my/our beneficiary.
- I/We may terminate this rider at any time by written notice to the Company. This rider may not be restarted.
- This rider is not long-term care insurance, but, once benefits are payable, they may be used to offset long-term care costs.
- I/we decline the Enhanced Care Rider® and any benefits that the rider offers.

Signature of Owner

Date

Contract Number

Signature of Joint Owner (if applicable)

Date

Enhanced Care Rider® is issued by Investors Insurance Corporation, Wilmington, DE.
 Product distributed by Legacy Marketing Group®.
 dba: Legacy Marketing Insurance Services (CA Only)
 2090 Marina Avenue, Petaluma, CA 94954-6714

Subject to state availability.

Rider forms IIC-ECR-0508 and IIC-ECRB-0508, including state variations.

Enhanced Care Rider® is not long-term care insurance. Rider benefits vary by age. The rider is optional and has an additional cost, which may be considered a withdrawal and taxable as income. Any other taxes are deferred until withdrawals are taken, and tax deferral is available only to individuals or to entities that benefit individuals, such as certain trusts. Under current law, tax deferral is a basic feature of tax-qualified plans. Placing qualified funds into an annuity does not provide any additional tax benefit.

Withdrawals may be subject to income tax, and a 10% federal income tax penalty may apply to withdrawals taken before age 59½.