

## IHC Financial Group Introduces New Website!

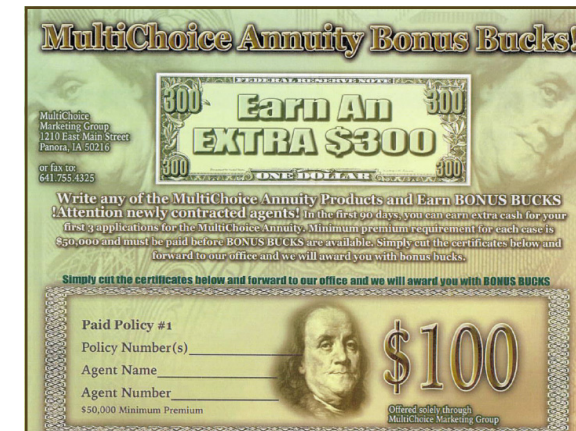


IHC Financial Group is happy to announce that our new website is now up and running! You can visit this site at [www.ihcfinancial.com](http://www.ihcfinancial.com). The IHC Financial Group website now provides you with general information about our company and the companies we represent. Additionally, under the **"Products"** section of the website, you have the opportunity to open, download, and/or print all the product brochures listed under each company. The **"Resources"** link on the website contains PDF copies of our three IHC Financial Group brochures (FEGLI, TSP, and Pension Maximization), and provides you with the opportunity to download and print all three. Our Federal Employee Benefits Workbook, 2009-2010 Edition, is also available for agents on the **"Resources"** page. Follow the **"Links"** page on the website for a list of other useful websites and resources to help you and your business!

Please feel free to contact us if you have any questions when accessing our new site. Again, this can be found at [www.ihcfinancial.com](http://www.ihcfinancial.com). We encourage all our agents to access this site and take advantage of all it has to offer!

## Aviva Bonus Bucks

MultiChoice Annuity, or Aviva, is now offering a promotion on new business for all contracted agents! During the first 90 days after you are contracted and receive your agent number, you can earn extra cash for your first three applications submitted for Aviva. The minimum premium requirement for each case is \$50,000, and it must be paid before the Bonus Bucks are available to you. Once you have submitted new business that falls under these requirements, forward a Bonus Buck certificate to MultiChoice Annuity to 1210 East Main Street, Panora, IA 50216, or via fax to 641.755.4325. Please contact Elaine Brown to obtain a copy of the Aviva Bonus Bucks certificate (shown on right).



## Earned Commission Statements Now Available on ANI

Contracted agents with Stonebridge Life can now view their earned commission statements online on Agent Net Info (ANI) by logging on at [www.agentnetinfo.com](http://www.agentnetinfo.com). The monthly commission statements for December 2008 are now accessible for all agents. Starting February 3, 2009, all January 2009 Earned Statements and EFT amounts will be available to agents. Earned Statements will always be available on the second business day of each month. As of January, paper statements will no longer be mailed. In order to view your statements, log on to [www.agentnetinfo.com](http://www.agentnetinfo.com). Select **"Commissions"** from the column on the left-hand side. From there, select **"Earned Commissions"**, and you will find links to your statements. ANI also provides a quick reference guide on the new Earned Commissions reports for more information.



## Focusing on our IHC Financial Agents

**IHC Financial Group appreciates our agents!** Every edition of *IHC Financial Focus* will contain a section featured on one of our agents. This month's edition is featuring Doug Priester of Lake Junalusca, North Carolina. Doug Priester has been working in the insurance business for 25 years, and works almost exclusively in the postal market. Last year, his favorite product was the Madison National Life Accumulator Plus.

In his free time, Doug is very involved in *Walk to Emmaus*, a three-day Christian program that teaches adults how to be Christian leaders in the church or in their family. He is also involved in a similar program, *Chrysalis*, which is directed for youth groups ages 16-23. Doug enjoys fishing, traveling with his wife, and he is an avid photographer. Doug also plans to spend more time fixing up an air-stream traveler he recently purchased in order to be able to travel for work.

Doug enjoys spending time with his family, which includes his wife, a son in Portland, Oregon, a daughter in Birmingham, Alabama, five grandkids, and two dogs!

**IHC Financial Group, Inc. is a wholly owned subsidiary of Independence Holding Company (NYSE: IHC)**

### Get Contracted!

IHC Financial Group now offers opportunities to be contracted with Stonebridge Life, Transamerica, Madison National Life, Aviva, Genworth, and Assurity Life. Contact us for more information, or to obtain copies of contracting paperwork for any of these companies!

### New Business with Stonebridge Life

Starting now, if the only outstanding requirement on a policy is a signed illustration, New Business will place the case in force, and send the policy and a letter directly to the client. This will eliminate the need for you, the agent, to have to take the policy and letter to the client to be signed. Upon receiving the policy and letter, the client will be directed to sign the illustration and send it back to the New Business Office. This will speed the process up for you!

### \*IHC Financial Group Contacts\*

#### Brian Pearson

Senior Vice President, Chief Marketing Officer  
512.346.4610 x2802  
bpearson@madisonlife.com

#### Elaine Brown

Marketing Assistant  
512.346.4610 x2806  
EDB@madisonlife.com

#### Kyla Graber

Administrative Assistant  
512.346.4610 x2805  
KKG@madisonlife.com