

IHC Financial Focus

IHC Financial Group's Monthly Newsletter - November 2008

New IHC Financial Group Brochures

IHC Financial Group is happy to announce that new brochures have been created for FEGLI, Pension Maximization, and the Thrift Savings Plan. Please contact Elaine Brown at EDB@madisonlife.com for electronic copies of these brochures via email, or to request printed copies of these brochures.

Now Introducing - Contracting Opportunities with Aviva

Aviva USA is the fifth largest insurance group in the world, and offers a competitive portfolio of long-term savings, insurance, and retirement income products designed to help customers make the most out of life. Aviva is the largest producer of fixed index annuities in the world, and offers a wide array of annuity products. Target sales opportunities include one time age-based in-service withdrawals and separation or retirement withdrawals. Call us today to sign up with Aviva!



Earn Cash Rewards with Each New Agent Referral!

IHC Financial Group needs your help in recruiting new agents! When your referred agent places his/her first policy, IHC Financial Group will **pay you \$100!** The flyer contains a section at the bottom for you to fill out with your name, contact information, and the name of your referred agent.

Please submit this back to us to receive your cash reward. If you did not receive the flyer for this promotion via email, please contact Elaine Brown at EDB@madisonlife.com for more information.

Please note that this offer expires 12/31/2008.

Agent Net Info - www.agentnetinfo.com

Have you signed up with Agent Net Info for Stonebridge Life? If not, please visit www.agentnetinfo.com, and click select "New User Registration". Once registered, you will be able to access the site and order more supplies, research education resources, follow up on the status of your policies, and much more! Additionally, you can access Insurance Application Kit PDF files from the site to download to your computer, as well as other agent materials. You may also contact us for additional supply requests. This site can be very useful as you begin your work with IHC Financial Group! Please contact us if you have any questions regarding this site or your initial registration setup.

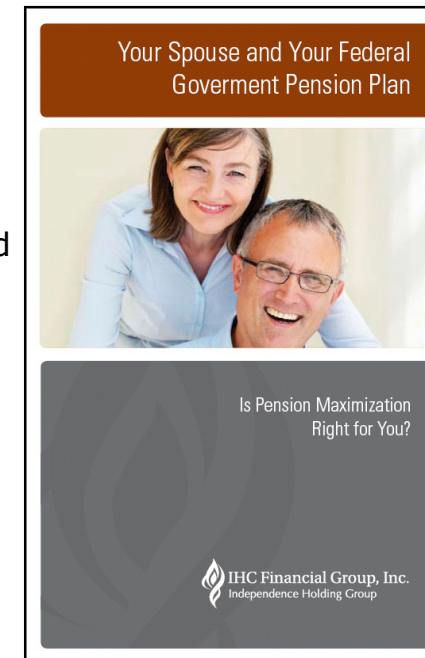


Focusing on our IHC Financial Agents

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 introducing Kyla Graber, who is new to IHC Financial Group as an Administrative Assistant to Brian Pearson, Senior Vice President and Chief Marketing Officer.

Kyla graduated from the University of Texas in Austin in May 2007, where she majored in Sports Management. Prior to working with IHC Financial Group, Kyla worked as a floater and activities coordinator for a local preschool. What patience! Although new to this industry, she is determined to work hard and also become a valuable member of the IHC Financial Group team. When she's not at work, Kyla enjoys watching *The Office*, soccer, and traveling whenever possible.

Kyla is available to answer your questions, and will direct you to the proper IHC Financial Group employee for further assistance. Please feel free to contact her at 512.346.4610, x2805.



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

How to Process New Business

Please call us with questions regarding how to process new business with all represented companies.

Contracting Paperwork

We have been processing many new contracts issued for all markets. Contracts are available for Stonebridge Life, Transamerica, Aviva, and Madison National Life Insurance Group. Please remember to have your contracts completed and signed. You may fax them to Elaine Brown at 512.346.1594, or email them to EDB@madisonlife.com. Your agent number will be assigned once your appointment is complete. We are here to help our agents and see that you have what you need in a timely fashion. Please feel free to contact us if you have any questions, or to request additional copies of these contracts at 512.346.4610.

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