

## Happy Holidays from IHC Financial Group!

IHC Financial Group wishes you and your families a safe and happy holiday season and a happy new year. Thank you for all your hard work in 2009. We look forward to working with you all in 2010!

## IHC Financial Group Military Benefits Workbook

We are happy to announce that we have received printed copies of the IHC Financial Group Military Benefits Workbook, 2009-2010 Edition. Many of you have received electronic copies of this document. The workbook includes information and workbook space to discuss Servicemembers' Group Life Insurance with your client, Veterans' Group Life Insurance, Dependency and Indemnity Compensation, Formulas for Computing Retirement Pay, Retirement Factor Tables, Survivor Benefit Plan, Thrift Savings Plan, Tricare, Free Health Care for Combat Veterans, Veteran Disability Compensation, Vocational Rehabilitation and Employment, and the new GI Bill Benefit.

To receive printed copies of the workbook, or to receive copies of our FEGLI, TSP, and Pension Maximization brochures, please contact Elaine Brown at 512.346.4610, x 2806.

## Federal Employee Benefit Software - Sale!

IHC Financial Group is offering a sale on the Federal Employee Benefit Software, starting now through the end of the year. The software is now priced at **\$150**. Please contact us to purchase and obtain a copy of this software. Offer ends 12/31/2009!

## Earn Holiday Cash with IHC Financial Group

Earn Holiday Cash now through **December 20th** when you submit new business with IHC Financial Group. Holiday Cash rewards are as follows:

- ★ \$25,000 - \$1,000 Gift Card
- ★ \$20,000 - \$500 Gift Card
- ★ \$15,000 - \$250 Gift Card
- ★ \$10,000 - \$150 Gift Card
- ★ \$5,000 - \$75 Gift Card

Please contact Elaine Brown for more information. Offer ends 12/20/2009.

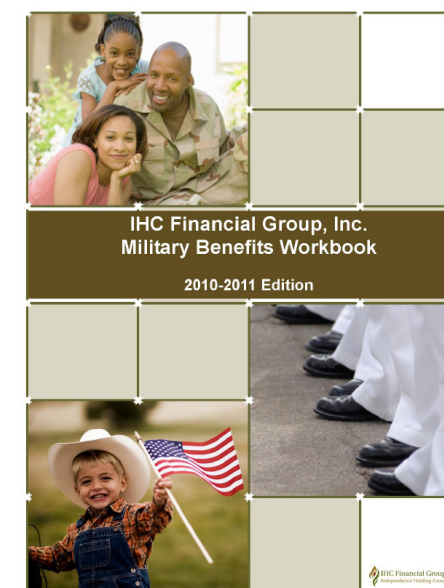


## Focusing on our IHC Financial Agents: Robert Jagus

**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 Robert Jagus of Cave Creek, Arizona.

Robert Jagus has been working in the insurance business for about 15 years. His favorite product to sell is the Return of Premium product. Robert grew up in Rochester, New York; however, he just recently moved to Arizona.

When Robert is not hard at work, he enjoys sailing...though he hasn't been able to do that much now that he's in AZ! He also enjoys bike riding with his ten year old daughter, and spotting coyotes along their bike route. Robert is looking forward to spending time with this family and friends during the holiday season!



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

## Office Schedule

The IHC Financial Group Office will be closed on Thursday, December 24th and Friday, December 25th in observance of the holidays. The office will also be closed on Friday, January 1, 2010.

If you need to contact an office employee during those days, please leave us a voicemail or email, and we will get back with you as soon as we can.

Have a wonderful holiday!

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