

IHC Financial Focus

IHC Financial Group's Monthly Newsletter - May 2010

IHC Stock Ownership Plan

Still going strong! Now in its fifth year, the IHC Stock Ownership Plan rewards you with shares of stock in Independence Holding Company (NYSE: IHC) based on your sales of qualifying IHC Group products. The IHC Stock Ownership Plan is one more way we demonstrate our commitment to your success. Despite the ups and downs of the market, we believe in the value of this incentive opportunity that rewards you with actual shares of stock, not stop options.

When you reach \$35,000 in combined, annualized and commissionable premium for qualifying products, you earn five shares. After that, you will earn one share for every \$5,000 in issued commissionable premium.

Important Guidelines:

- To be awarded shares, producers must contract with at least one member company in the IHC Group, and must be in good standing at the end of the qualification period.
- Split cases will count toward the first agent listed on the application for insurance.
- Premium is counted in the month the case was issued.
- Premium for cases cancelled back to the effective date will not be counted.
- The maximum number of shares that can be earned per qualifier in 2010 is 400.

In order to calculate the annualized premium, determine the first month's commissionable premium at time of issue and multiply that amount by 12. Qualifying insurance products include: Major Medical, Limited Benefit Medical (Defined Solutions), Short-Term Medical, Dental, Life (IHC Group carrier only), Small Group Employer Major Medical, Limited Benefit medical (Standard Security), Dental and Vision, Life, and Disability. For more information, please contact Elaine Brown at 512.346.4610, x2806.

E&O - We've Got You Covered!

Group Sponsored E&O Program for Agents of Madison National Life Insurance Company. Spend more of your time growing your business and less time dealing with E&O Insurance.

- Fast, easy-to-obtain coverage through online enrollment or one-page enrollment form; no multi-page application required.
- Certificates of Insurance issued immediately (online) so you won't lose business waiting for your application to be processed, underwritten and/or quoted.
- Get assistance with enrollment and have your questions answered by a knowledgeable Customer Care staff: **800.745.7189**.

Improve the Cash Flow of your Business:

- Three Tiers of coverage mean you only pay for the coverage you need.
- Installment plans are available using your credit card or ACH (debit to checking), online.

Have Piece of Mind in Uncertain Times:

- Insolvency Exclusion does not apply when business is placed with carriers rated A - or better by A.M. Best.
- This program is underwritten by an A rated, admitted carrier.
- Lancer Claims Services is an experience E&O claims administrator that has expertise specific to Agents and Registered Representatives.

Premium	Award
\$35,000	Five Shares
Every \$5,000 in commissionable premium in excess of \$35,000	One Share

Take five minutes, go online,
and enroll today!
www.calsurance.com/MNL

Summer Incentives with IHC Financial Group

Assurity Life - Puerto Rico - El Conquistador Resort, April 6-10, 2011: The El Conquistador Resort is much more than a four-diamond, tropical resort...it also features a private island, exclusively for guests! Palomino Island is a 100-acre unspoiled tropical oasis with beautiful sandy beaches. Send your business to Assurity and qualify to go to Puerto Rico! Qualification requirements can be found on AssureLINK at <https://assurelink.assurity.com>.

American Equity - 2010 San Diego Convention: Join American Equity for their 2010 Convention, October 20-24, 2010. Qualifying production is paid annuity or single premium life premium of \$2,500,000. Qualifying period is from July 1, 2009 to June 30, 2010. Additional rules to qualify can be found at www.american-equity.com.

Madison National Life - 2011 Leaders Retreat: Each year Madison National Life sponsors a Ritz-Carlton Leaders Promotion to encourage agents to reach their financial goals. Each package is designed exclusively for MNL Agents and Agencies. Qualifications begin April 1, 2010 and end March 30, 2011. Contact Jamie Wooldridge for more information.

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

Aegon Second Tuesday Webinar Series

IHC Financial Group and Aegon (Stonebridge Life and Transamerica) will be hosting their Second Tuesday Webinar Series the second Tuesday of every month, starting Tuesday, May 11, 2010. The webinars will cover topics such as product information, new business and underwriting tips, Agent Net Info, and so on! Stay tuned for information on these upcoming webinars!

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