

# IHC Financial Focus

IHC Financial Group's Monthly Newsletter - October 2009

## Ten Good Reasons to Buy a Fixed Annuity

There are lots of good reasons for one to buy a fixed annuity:

**Safety:** No stock market fluctuations, principal and interest guarantees. **Tax Deferral:** Interest earned is tax deferred, no 1099's (if no withdrawals are taken). **Yield:** First year interest rate enhancement plus rate options. **Liquidity:** Surrender free withdrawal features, usually limited to 10% free withdrawal annually in most contracts. **Estate Planning:** Proceeds of a fixed annuity are paid to the named beneficiary, avoid the cost, delay and expense of probate. **No Sales Charge.** 100% of your premium earns interest from day one. **Flexibility and Control:** Between contribution and payout options, there may be a good fit for many people. **Diversification:** Fixed annuities can play an important role in a well-diversified portfolio. **Multiple Guarantees:** 100% Premium guarantee from the issuing insurance company, minimum interest rate guarantee, guaranteed lifetime income options. **One of a Kind...** Because what other accumulation vehicles can provide the nine reasons listed here?

There are a lot of good reasons for you to buy a fixed annuity...**now it's time to take action!**

## Life Insurance Power Phrases

- You would certainly give your life for your children, so why not insure it for them?
- Have you ever met a widow who said that her husband had too much life insurance?
- Life insurance is the only plan that will guarantee a known sum at an unknown time.
- You haven't needed it (life insurance) yet? Do you carry a spare tire in your car? Do you own an umbrella? Do you check for the parachute in the airplane?
- The worst time for a wife to become a breadwinner is when she first becomes a widow.
- If you wouldn't like to live the rest of your life on the face amount of your present insurance, how do you expect your wife to?
- Income is provided for a widow or by her isn't it?
- Losing a father is bad enough, inheriting a part time mother makes it worse, doesn't it?
- You can put me off, but you can't put my competitors off - death and disability.
- Life insurance won't keep people from dying, but it will keep their plans from dying with them.

**Jamie Wooldridge**



**Elaine Brown**



**Kyla Graber**



## How Can We Help You?

The IHC Financial Group and Madison National Life Team is proud of "Brian's Angels", or our Marketing and Administrative Assistants! **Jamie Wooldridge** is the Marketing Assistant for Madison National Life, **Elaine Brown** is the Marketing Assistant for IHC Financial Group, and **Kyla Graber** is the Administrative Assistant for both companies. Please contact Jamie at **x2807** for all MNL questions, including contracts and licensing, new business, commissions, etc.! Please contact Elaine at **x2806** for all IHC Financial Group questions, including contracts and licensing, new business, commissions, etc. for all companies listed in the orange column on the right! Please contact Kyla Graber at **x2805** for all supply requests, or for questions on leads. You can fax any licensing paperwork or supply requests to **512.346.1594**. We are here to help you and your business!



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### \* Allotment Setup with Stonebridge Life \*

- 1) Complete the application with the client
- 2) Complete the **1199A** (Federal Direct Deposit Form), or the **PS1199A** (Postal Employee Direct Deposit Form) with the client
- 3) Complete the **Bank Authorization Letter** with the client
- 4) Submit the application, 1199A Form, and Bank Authorization Letter to New Business at **1.866.297.3607**.
- 5) **Fax a copy of the 1199A Form AND the Bank Authorization form to Bank of America, Attention Government Allotment Services, to 1.888.858.4416.**

\* Your policy will not be issued if you do not submit a copy of **both** forms to Stonebridge Life and **Bank of America**. \*

### New Contracting Opportunities

IHC Financial Group currently works with the following companies:

- Allianz • American Equity • ANICO • Assurity Life • Aviva • Genworth • Great American • ING • Stonebridge Life • Transamerica

Please contact us for contracting information on any of the aforementioned companies.

### \*IHC Financial Group Contacts\*

#### **Brian Pearson**

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

#### **Elaine Brown**

Marketing Assistant  
512.346.4610 x2806  
EDB@madisonlife.com

#### **Kyla Graber**

Administrative Assistant  
512.346.4610 x2805  
KKG@madisonlife.com