

IHC Financial Focus

Monthly Newsletter

January 2011



Happy New Year

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



IHC Financial Group Now Partners With SIA

IHC Financial Group, Inc. is pleased to announce its partnership with SIA, a leader in the Long Term Care Insurance market.

Transamerica and John Hancock LTCi are now available to our IHC Financial Group producers on our new LTCi website: www.ihcltc.com. SIA's reputation for producer support is unparalleled in the LTCi industry. So get started! Contracts can be found on the IHC website at www.ihcfinancial.com. Please complete and return to:
 Klaudia Canaj
Klaudia.canaj@ihcgroup.com
 Fax 512.346.1594
 Already licensed? You still need and LTCi appointment Appointment fees? None for your state of residency

"SIA is the Walt Disney of Long Term Care"
 James Wood of John Hancock

New TSP Roth Feature: January 2012

The Thrift Savings Plan enhancement Act of 2009, authorized the Thrift Savings Plan (TSP) to add a Roth 401(k) feature to the plan. This benefit allows participants to contribute on an after-tax basis to their TSP accounts and receive tax-free earning when they withdraw the funds (assuming certain criteria are met). Under current options in the TSP, income tax is paid when funds are withdrawn from the TSP since the original contributions were made from pre-tax dollars.

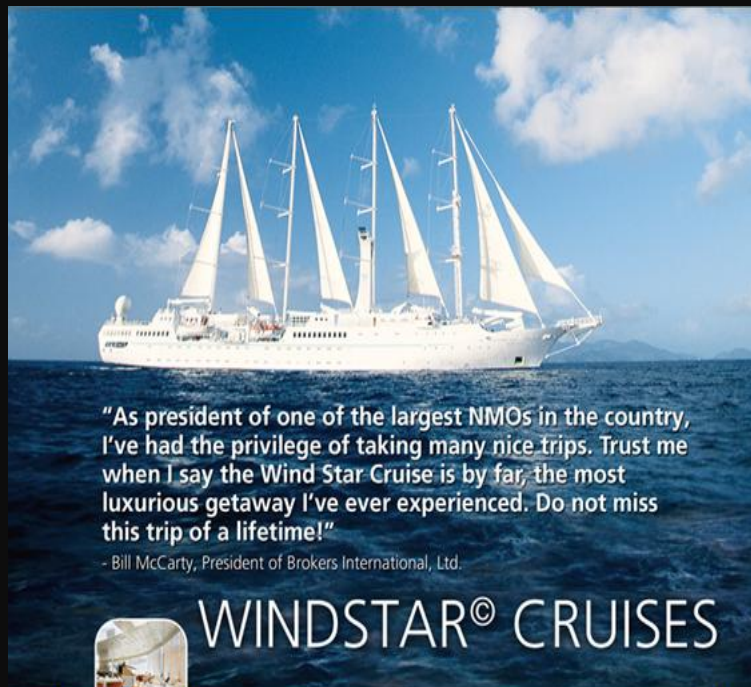
For the full article, please visit:
<http://www.myfederalretirement.com/public/792print.cfm>

COMPLETE & RETURN TODAY!

Who pays for Long Term Care?

How can Long Term Care Insurance help?

Click image to view message in web browser



"As president of one of the largest NMOs in the country, I've had the privilege of taking many nice trips. Trust me when I say the Wind Star Cruise is by far, the most luxurious getaway I've ever experienced. Do not miss this trip of a lifetime!"

- Bill McCarty, President of Brokers International, Ltd.

WINDSTAR® CRUISES

2011 Aviva MultiChoice Incentive Trip
 7 Day Cruise Sailing from Barbados

Trip Date: December 2011

Production Period: September 1, 2010 - October 1, 2011

Production Requirements: \$2.5 Million paid MCA Annuity premium or \$250,000 paid target life premium with Aviva Indexed UL products. Agents writing Aviva Annuity and Life production - Call for complete details.

For the complete rules call 877-287-3644 or visit www.MultiChoiceAnnuity.com

10 Reasons

10 Reasons to offer your clients an Aviva MultiChoiceSM Series Annuity with a LifetimePaySM Plus Income Rider

- Rule of 72** – This rule makes it easy to show your client's how their Income Account Value will DOUBLE in 12 years! Quadruples in 24 years!
- Guaranteed Accumulation** – 6.0% compound interest on the Income Account Value for the first 12 years of the contract... GUARANTEED!
The Income Account Value is not the same as the Accumulated Value of the base annuity contract, and it is never available for lump sum withdrawal; it is only used for calculating the Income amount available under rider provisions. Rider withdrawals stop the accumulation in the Income Account Value.
- Unlimited Growth** – Continue to guarantee the growth of the Income Account Value for 12, 24, 36, 48 years, or longer with unlimited restarts.
- Flexibility** – Take pro-rata withdrawals from the base contract and still keep the 6.0% accumulating in the Income Account Value because your client hasn't elected to turn on income under the rider.
- Immediate Income** – Your clients can elect to begin receiving Lifetime Income Withdrawals on Day 1 of the contract if they're over the age of 50.
- Liquidity** – Give your clients Checkbook access starting in Year 1 at no additional cost.¹ Plus, the option to take a free withdrawal of up to 10% of their Accumulated Value starting in Year 2.
- Protection** – Your clients have access to DOUBLE the rider withdrawal amount if they require confined care in a nursing home, hospital, or hospice facility helping protect their assets from being quickly depleted.²
- Financial Strength and Stability** – Parent company Aviva plc is the sixth largest and oldest operating insurance group in the world.³ And only one of eleven companies that have been A (Excellent) Rated by A.M. Best for over seventy-five years.⁴
- Wellness Resources** – Your clients will receive a Quarterly Mayo Clinic Newsletter with your name and contact information on it FREE of charge and access to the Ask Mayo 24-hour Nurse Line.
- Retirement and Legacy Transfer Asset in One!** – Access money for retirement AND pass money on to their beneficiaries, all with the MultiChoiceSM annuity and LifetimePaySM Plus rider! This special benefit allows the Income Account Value which has been growing at GUARANTEED 6.0% compound interest to be paid out upon death for a series of years to a spouse or even a non-spouse beneficiary. Available on qualified and non-qualified dollars.

Unique Benefit!

You can offer your clients the unique combination of benefits and industry leading products from Aviva through MultiChoice Marketing Group.

Call us at 877-287-3644 or visit our website at www.MultiChoiceAnnuity.com to access the MultiChoice Series Calculator today. The calculator will let you show your clients how they can put these benefits to work for them.



For agent use only. Not for use with the general public. 10-3021
¹ Assumes no Rider Withdrawals as Withdrawals will stop the 6.0% accumulation in the Income Account Value. In order for the Income Account Value to quadruple by the 24th Contract Year you must elect the restart.
² Taxable amounts withdrawn prior to age 59½ may be subject to a 10% IRS penalty in addition to ordinary income tax.
³ The Double benefit will cease once the Accumulated Value reaches \$0 for RAC; however, the original income amount will continue for the lifetime of the annuitant.
⁴ Based on gross worldwide premium as of December 31, 2009.
⁵ Source: Best's Review July 2010. For the latest rating, access www.ambest.com.
 LifetimePaySM Plus (MCA-RW (EJ)08) or state variation), an optional rider for which a premium is deducted monthly, and the MultiChoice Annuity Series (JAC (09)09), (A10 (09)09), (A10 (09)09) or state variation) are issued by Aviva Life and Annuity Company, West Des Moines, IA. Product features, limitations and availability vary by State; see the product disclosure/contact MCMG for details. 17263 3280310

What is Long Term Care?

Long-term care goes beyond medical care and nursing care to include all the assistance you could need if you ever have a chronic illness or disability that leaves you unable to care for yourself for an extended period of time. You can receive long term care in a nursing home, assisted-living facility, or in your own home.

Who needs Long Term Care?

Though older people use the most long-term care services, a young or middle aged person who has been in an accident or suffered a debilitating illness might also need long-term care. "Overall, at least 70% of people who live to age 65 will require some long term care services at some point in their lives." - US Department of Health and Human Services. Of these people, 72% will be women and 40% are 18 to 64 years old.

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If you have a large amount of assets but do not want to use them to pay for long-term care, you may want to buy a long-term care insurance policy. Many people buy a policy because they want to stay independent of government aid or the help of family. They don't want to burden anyone with having to care for them.

Contact Information

In order to ensure that you receive important and time sensitive information (i.e. status of pending policies, product changes or updates etc.) in a timely manner, please make sure that we have your current contact information. Most importantly, please check that we have your correct work and/or cell number and email address on file as these are the most used forms of communication with our agents.