



IHC Financial Focus

Monthly Newsletter
December 2010


Merry Christmas
and a Happy New Year

UPCOMING

December 07, 2010

10:00 a.m. - 10:15 a.m. CDT

Double Your Income in 2011!
IHC Financial Group Webinar
[Click to register now!](#)

December 14, 2010

10:00 a.m. - 11:00 a.m. CDT

Stonebridge First
Tuesday Webinar
[Click to register now!](#)

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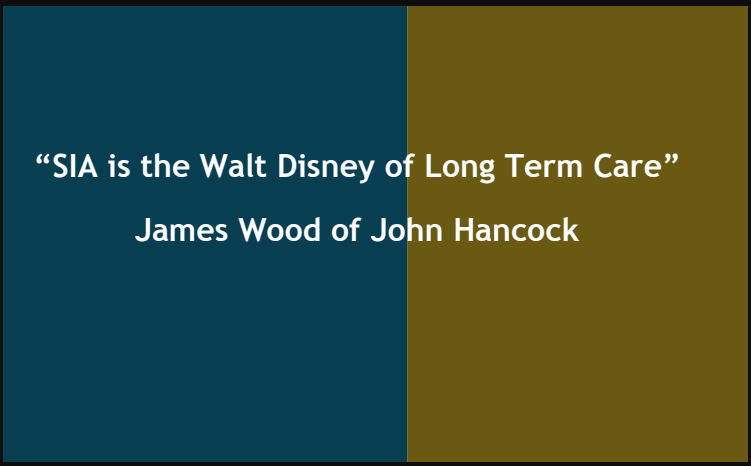
IHC Financial Group, Inc. is a wholly owned subsidiary of Independence Holding Company (NYSE:IHC)



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



Bank of America Federal Allotment Forms Will Discontinue December 1, 2010

As of December 1, 2010, Bank of America forms will no longer be accepted for federal allotment business used with both Transamerica and Stonebridge Life Insurance Companies. FirstNet is the preferred form/bank to submit for federal allotment business. For business that has already been submitted using Bank of America, please continue with the setup of the account by submitting the appropriate forms. The switch to FirstNet forms should only occur with brand new cases being submitted to either Transamerica or Stonebridge.

Questions?
 Stonebridge New Business - 866-616-4198, option 3, option 1
 Transamerica New Business - 866-616-4198, Oprion3, option 2

COMPLETE & RETURN TODAY!

Who pays for Long Term Care?

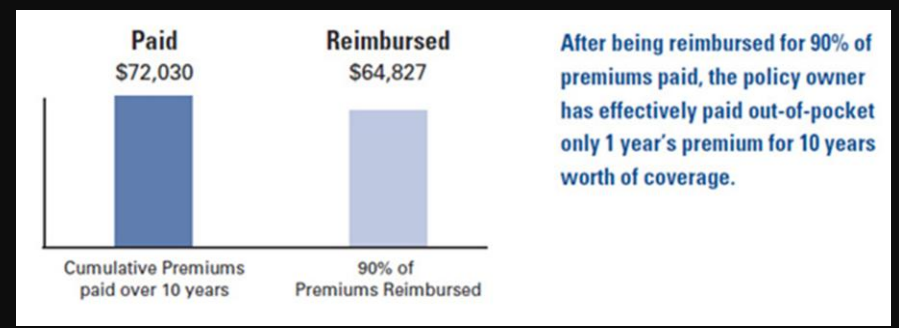
How can Long Term Care Insurance help?

Lock in Flexibility Today for Freedom in the Future



TransACE Survivor[®] now offers even more control with our new endorsement.

Clients can now surrender their policy after the 10th year and receive 90% of their premiums or wait until the 15th year and receive 100% of the premiums paid with our new Enhanced Surrender Value Endorsement.¹ What's more, the new endorsement has no restriction on age, face amount or underwriting status. With uncertain times ahead, it's nice to know that clients have the flexibility to adjust to meet their changing needs at no additional cost.



Contact us today to learn how our new TransACE Survivor endorsement can provide clients additional flexibility, especially with regard to the following strategies:

- Premium Finance
- Family Limited Partnership / Annual Gifting
- Legacy Planning
- Business Planning
- 1035 exchange
- Policy Review

Example
 Howard and Marion, both aged 55 Preferred Nonsmokers, purchase a \$1M TransACE Survivor[®] policy for an estate planning solution and pay an annual premium of \$7,203 (\$72,030 over 10 years). Because of favorable tax law changes, they decide to surrender their policy during the 60-day open window after the 10th year and receive a total reimbursement of \$64,827.²

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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.