

IHC Financial Focus

Monthly Newsletter

November 2010



UPCOMING

November 09, 2010
10:00 a.m. - 11:00 a.m. CDT
Transamerica First
Tuesday Webinar

December 14, 2010
10:00 a.m. - 11:00 a.m. CDT
Stonebridge First
Tuesday Webinar

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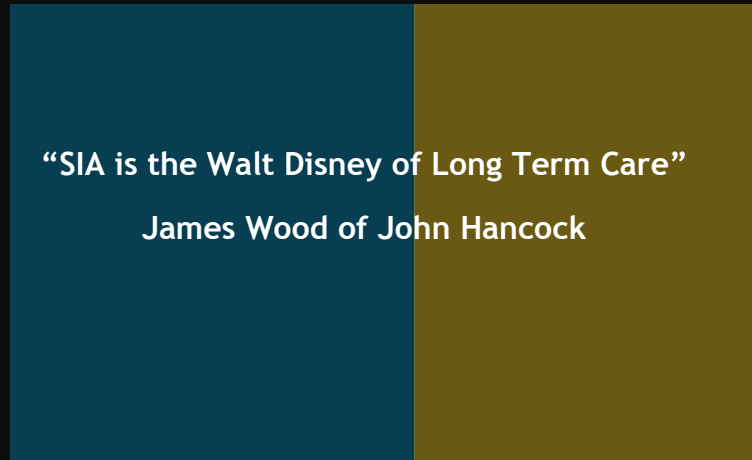
IHC Financial Group, Inc. is a wholly owned subsidiary of Independence Holding Company (NYSE:IHC)



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



COMPLETE & RETURN TODAY!

Who pays for Long Term Care?

How can Long Term Care Insurance help?

Who needs Long Term Care?

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.

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.

Changes to FEGLI (Life Insurance) Announced by OPM

The Office of Personnel Management (OPM) today released revised regulations to the Federal Employees Group Life Insurance Program (FEGLI) that went into effect October 1, 2010. Since these regulations just became effective, OPM stated the information below supersedes any conflicting information found in other parts of the OPM website, and that OPM is currently working to update FEGLI forms and materials.

For the full article, please visit:
<http://www.myfederalretirement.com/public/749.cfm>

No 2011 Federal Retiree Cola: CSRS and FERS

Under current law, there will be no 2011 cost-of-living adjustment (COLA) for Social Security recipients and annuitants in the Civil Service Retirement System (CSRS), and annuitants in the Federal Employees Retirement System (FERS). This is the second year in a row that retirees have seen no COLA increase.

For the full article, please visit:
<http://www.myfederalretirement.com/public/737.cfm>

Should Federal Employees Consider a ROTH IRA Conversion?

Before 2010, individuals with modified adjusted gross incomes (MAGI - an individual's adjusted gross income or AGI with certain deductions or exclusions added back; for most individuals, MAGI and AGI are the same) in excess of \$100,000 or who filed their federal income tax returns using the married filing separately filing status were prohibited from converting a traditional IRA to a Roth IRA. But as a result of the passage of the Pension Protection Act of 2006, effective Jan. 1, 2010 this prohibition no longer applies. For many individuals, the ability to convert a traditional IRA to a Roth IRA represents a significant tax planning opportunity. However, as will be discussed converting a traditional IRA to a Roth IRA may not be in the best financial interest of every traditional IRA owner.

For the full article, please visit:
<http://www.myfederalretirement.com/public/757.cfm>

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.