

# IHC Financial Focus



Monthly Newsletter: June 2011

## ***Veterans Hit Hard By Plans to Attack Federal Employee Pensions***

According to an article in the PR Newswire, The American federation of Government Employees (AFGE), the nation's largest federal employee union serving thousand of veterans nationwide, today expressed outrage at proposed plans to reduce the national deficit by attacking federal employee pensions. Under the deficit reduction plan proposed by former senator Alan Simpson (R-Wyo.) and former Clinton chief of staff Erskine Bowles, veterans working for the federal government caring for our nation's veterans could face a 10-12 percent pay cut.

This would have a devastating impact on working families, particularly our nation's veterans, AFGE said. Thousands of our servicemen and women return home from war and continue their service as federal employees, including many who work at the VA to assist other veterans and their families.

For the full article, please visit:  
<http://news.yahoo.com/s/usnw/20110518/>

## ***Federal Long Term Care Insurance Program Launches 'Interactive Online Consultant Tool'***

Long Term Care Partners, LLC announced today the launch of the Online Consultant Tool, which employs video, interviews, charts and other interactive features to educate federal employees planning for long term care in their later years. The tool is designed to help walk users through the necessary steps to plan for their potential care needs.

The Online Consultant Tool is part of the Federal Long Term Care Insurance Program (FLTCIP) website, which features information about long term care, its costs, how pay for care, and the FLTCIP.

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

**NOTE:**

## American National's New Niche Life Markets!

Tired of lengthy underwriting experiences, coordinating paramed exams for clients, chasing down APS's , etc?

American National takes the 'pain' out of underwriting with either simplified issue or non-medical underwriting up to \$250,000.

ANICO does this on their regular UL and Whole Life products with ***NO FRONT LOADING OF RATES*** for the easy underwriting (i.e. we don't build-in a few tables on the COIs like many of their competitors do).

American National offers a Table Shave - Table 4 to Standard on all Simplified Issue markets. Better yet.. How about a Table Shave 4 to standard on all ages thru age 85.

### ***Four Great Simplified Issue Markets***

*Do you have access to Public School Employees, Federal Government Employees, or other Employer groups?*



***Approved Employer Groups***



***School District Employees Participating in a 457 Plan***

**AND**

**Express Underwriting For Everyone Up to \$250,000 Thru Age 65! That's Non-Medical for Anyone (No Paramed, No Lab, Etc.)**



***Federal Government Employees***



***Teachers, State, Local and County Employees Who Are Not Participating in a 457 Plan***

For info about products & services, please contact:

**Jeff Moore**

Office: (800) 459-0542

Cell: (503) 545-6324

Jeff.moore@anico.com

**IMPORTANT!**

## Four– Hour Continuing Education Course Required For All Agents Contracted to Sell Annuities

The NAIC's new Model Suitability Rule has been officially adopted by five states so far. Those states are North Dakota, Ohio, Oregon, Rhode Island, and Washington DC. This rule requires all insurance producers selling or soliciting annuity products to obtain a four hour continuing education course from an approved vendor. This is a one-time requirement and is not a condition of license renewal.

All current IHC Financial Group agents contracted in the states listed above to sell annuities with **Allianz, American Equity, Aviva, Great American, ING and North American** will need to complete this course.

### Aviva Field Update

Aviva recently released a field update information producers in North Dakota, Ohio, Rhode Island and Washington DC who are selling or soliciting annuity products about continuing education training requirements. [Click here](#) to read the announcement.

If you have any questions, do not hesitate to contact the Multichoice Marketing Group. They can be reached at 1-877-287-3644. Or, visit us online at [www.Multichoiceannuity.com](http://www.Multichoiceannuity.com).

[Click here to view details:](#)



"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 Windstar® Cruise is by far, the most luxurious getaway I've ever experienced. Do not miss this trip of a lifetime!"  
- Bill McGarty, President of Brokers International, Ltd.

### 2011 Aviva MultiChoice Incentive Trip

You'll embark on a personalized travel experience like none other with Windstar® Cruises.

**8-Day, 7-Night Windstar® Cruise Sailing from St. Maarten**  
Trip Date: December 10-17, 2011

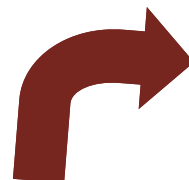
**Production Period:** September 1, 2010 - October 1, 2011

**Production Requirements:** \$2.5 Million paid MultiChoice Annuity premium or \$250,000 paid target life premium with Aviva Indexed UL products, or combination of annuity and life premium.

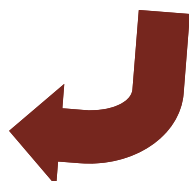
First 60 agents to meet production requirements qualify to attend.  
For the complete rules call 877-287-3644 or visit [www.MultichoiceAnnuity.com](http://www.MultichoiceAnnuity.com)




The Agent Qualifies. Not the agent who is presentable. The 2011 Windstar® Cruise will be sponsored for the 60 agents who have met the production requirements and have qualified through the 2011 Windstar® Cruise production period. The 2011 Windstar® Cruise will be sponsored for the 60 agents who have met the production requirements and have qualified through the 2011 Windstar® Cruise production period. The 2011 Windstar® Cruise will be sponsored for the 60 agents who have met the production requirements and have qualified through the 2011 Windstar® Cruise production period. The 2011 Windstar® Cruise will be sponsored for the 60 agents who have met the production requirements and have qualified through the 2011 Windstar® Cruise production period.



## Aviva Incentive Trips



[Click here to view details:](#)



### Aviva's 2012 Annuity IMO Top Producer Conference

## Cabo San Lucas

A retreat under the Baja Sun

Thank you for everything you do for Aviva! We hope to see you April 15-18, 2012.

**Cabo San Lucas is where sparkling blue ocean and dramatic desert landscape collide.**

Join us at the stunning seaside resort, Marquis Los Cabos Hotel, on the southern point of Mexico's Baja Peninsula. What better place to celebrate you and all your hard work than in a place that embraces life, leisure and luxury!

There is plenty to do in Cabo San Lucas whether you are in search of adventure or just want to kick back and relax.

- Hit the links and enjoy the view on the world-class Cabo del Sol golf course.
- Enjoy scuba diving, swimming, snorkeling and whale watching where the magical Sea of Cortez meets the mighty Pacific.
- Cabo San Lucas is the world's top sport fishing destination. Set sail for the thrill of hooking a trophy marlin!
- You can also unwind on the beach, head to the shops, or dine seaside – it's all waiting for you at this unforgettable destination.

Qualifies from January 1 through December 31, 2011. All my qualification requirements are based on Aviva life and annuity premium dollars received during the qualification period.

The awarded list of agents of Aviva, based on sales/production. Producers must be in good standing during the qualification period and currently reported with the company at the time of the trip. Only Production Credits from qualifying IMOs count toward the incentive. Award includes airfare, hotel and selected activities. No benefit or other considerations in kind of structure. Aviva reserves the right to make certain changes or cancel substitutions without notification. Winners are responsible for all taxes.

**Qualification Guidelines**

Qualifying Period: 1/1/2011 - 12/31/2011  
Production Credits: 6 million  
Annuity Production: Dollar for dollar  
Life Production: 30 X Target (minimum of 5 life cases paid)

**Example:**  
Agent sells \$3 million in annuities and \$100k of target life  
Annuity Production: \$3,000,000  
Life Production: (30 X \$100k) = \$3,000,000  
\$3,000,000 + \$3,000,000 = 6 million in production credits

**Top 10 Agents Receive:**

- First Class Flight
- Own Casita at Marquis Los Cabos Hotel
- Extra day of leisure on Aviva

**AVIVA**  
We are building insurance around you™

## Upcoming SIA Long Term Care Webinars:

**(1) Back to the Basics—Long Term Care 101**  
Thursday June 9, 2011 11:00-11:30 CDT  
[Register now!](#)

**(2) Product Training for LTCi**  
Thursday June 16, 2011 11:00-11:30 CDT  
[Register now!](#)

**(3) Worksite / Multi-Life Long Term Care for IHC**  
Wednesday June 22, 2011 10:00-10:30 CDT  
[Register now!](#)

# Announcing TransTerm!

[Click here for a short video](#)



	TransTerm <sup>SM</sup> 10	TransTerm <sup>SM</sup> 15	TransTerm <sup>SM</sup> 20	TransTerm <sup>SM</sup> 25	TransTerm <sup>SM</sup> 30
Issue Ages	18 – 85	18 – 80	18 – 75	18 – 70	18 – 65
Face Amounts and Banding	<ul style="list-style-type: none"> <li>Band 1: \$ 25,000</li> <li>Band 4: \$500,000</li> </ul>		<ul style="list-style-type: none"> <li>Band 2: \$ 100,000</li> <li>Band 5: \$1,000,000</li> </ul>		<ul style="list-style-type: none"> <li>Band 3: \$250,000</li> </ul>
Non-Medical Bands <sup>1</sup>	<ul style="list-style-type: none"> <li>Issue ages 18 – 60: \$25,000 – \$99,999</li> <li>Issue ages 61 – 70: \$25,000 – \$50,000</li> </ul>				
Risk Classes	<ul style="list-style-type: none"> <li>Preferred Plus NS</li> <li>Preferred NS</li> <li>Standard Plus NS</li> <li>Standard NS</li> <li>Nonsmoker</li> </ul>		<ul style="list-style-type: none"> <li>Preferred Smoker</li> <li>Standard Smoker</li> <li>Smoker</li> </ul>		
Riders and Options	<ul style="list-style-type: none"> <li>Waiver Provision Rider</li> <li>Children's Insurance Rider</li> <li>Accident Indemnity Rider</li> </ul>			<ul style="list-style-type: none"> <li>Income Protection Option (IPO)</li> <li>Accelerated Death Benefit Endorsement</li> <li>No-Lapse Guarantee Endorsement</li> </ul>	

## Key Advantages

- **Transamerica Opportunity Program (TOP):** Accelerated underwriting and no medical exams provide an easier way for clients to obtain up to \$1 million of life insurance coverage.<sup>2</sup>
- **Income Protection Option (IPO):** In today's economic climate, knowing how much life insurance to purchase while also being concerned about the beneficiary's ability to manage a large lump sum can be challenging. The IPO can solve both problems. If the policy owner chooses a guaranteed monthly income stream, the TransWare<sup>®</sup> Illustration System can easily calculate the exact amount of coverage needed to fund the monthly payout. And if the policy owner desires, an initial and/or final lump sum payment may also be included. This option can be elected at no additional cost.
- **Discount for Multiple Policies:** Instead of purchasing one large death benefit to cover multiple needs, TransTerm offers a band break for stacking multiple policies.<sup>3</sup>
- **1035 Exchanges:** With this option, consider exchanging underperforming policies to help fund a TransTerm policy.
- **Flexible Premium Options:** After the initial level premium duration, policy owners have the flexibility to choose between a variety of renewal payment options, including adjusting to a new, fixed-level premium for life.

For more information, contact us today.

# Webinar coming later this month.....



**IHC**

**Financial Group, Inc.**

Independence Holding Group (NYSE:IHC)

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