

IHC Financial Focus



Monthly Newsletter: July 2011

U.S Postal Service to Stop Paying Into Pension Fund

The U.S. Postal Service facing insolvency without approval to delay a \$5.5 billion payment for worker health benefits, will suspend contributions to an employee retirement account to save \$800 million this year.

The Postal Service will stop paying employer contributions to the defined-benefit Federal Employees Retirement System, which covers about 85 percent of career postal workers, it said today in an e-mailed statement. The \$115 million payment, made every other week, will stop on June 24, the statement said.

Suspending payments to the retirement account will help “conserve cash and preserve liquidity,” the statement said. The agency estimates it has overpaid by \$6.9 billion and has asked Congress to pass legislation to return that money.

For the full article, please visit:
[U.S. Postal Service to Stop Paying into Pension Fund](#)

“Reclaiming the Future” Study Conducted by Allianz Life in May 2010

Of particular use to us, the researchers discovered that when consumers nearing retirement were allowed to build their ideal financial product, they almost universally built an annuity-like product.

In order of importance, they desired:

- 1) a stable and predictable standard of living in retirement
- 2) a guaranteed income stream for life
- 3) a product guaranteed not to lose value
- 4) Protection against market downside, and
- 5) A product which was stable and predictable which they didn't have to think about

Ironically, owners of annuities ranked highest in customer satisfaction for all financial instruments.

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.

[Click here to view details:](#)



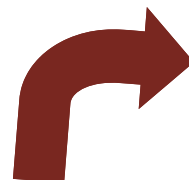
"As president of one of the largest NMOs in the country, I've had the privilege of taking many nice trips. Trust me when I say the Windstar® Cruise is by far, the most luxurious getaway I've ever experienced. Do not miss this trip of a lifetime!"
- Bill McCarty, President of Brokers International, Ltd.

2011 Aviva MultiChoice Incentive Trip

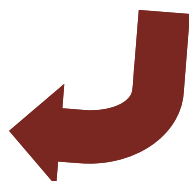
You'll embark on a personalized travel experience like none other with Windstar® Cruises.

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

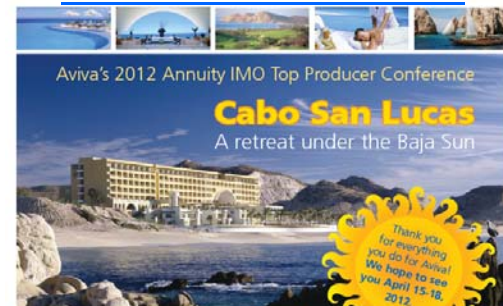




Aviva Incentive Trips



[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 outside - it's all waiting for you at this unforgettable destination.

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 \$700k 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



Treasury to Tap Pensions to Help Fund Government

The Obama administration will begin to tap federal retiree programs to help fund operations after the government lost its ability Monday to borrow more money from the public, adding urgency to efforts in Washington to fashion a compromise over the debt.

Treasury Secretary Timothy F Geithner has warned for months that the government would soon hit the \$14.3 trillion debt ceiling - a legal limit on how much it can borrow. With that limit reached Monday, Geithner is undertaking special measures in an effort to postpone the day when he will no longer have enough funds to pay all the government bills.

For the full article, visit: [Treasury to Tap Pensions to Help Fund Government](#)

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:

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IHC added to Russell 3000

Independence Holding Company (IHC) has been included in the 2011 Russell 3000 Index list, an index that measures the performance of the largest 3000 U.S. companies representing approximately 98 percent of the investable United States equity market. Russell Indexes are widely used by investment managers and institutional investors for index funds and as benchmarks for both passive and active investment strategies. In addition to IHC, the list includes notable companies such as AT&T, Humana, Microsoft and UnitedHealth Group.

The index is revised each year to ensure new and growing equities are reflected. Annual replacement of Russell Indexes captures the largest U.S. stocks as of the end of May, ranking them by total market capitalization to create the Russell 3000 Index. Recognition on the index means automatic inclusion in the appropriate growth and value style indexes. IHC has proven to be a growing, stable company, and the Russell 3000 has taken notice.

“We are the only health and life insurance company that allows producers to own stock based on sales activities. Our inclusion in the Russell 3000 is just another indicator that The IHC Group is financially strong. We remain committed to the IHC stock program for producers and agents,” said Jeff Smedsrud, chief marketing and strategy officer for IHC, and chief executive officer for IHC Health Solutions.

For more information about The IHC Group, visit www.ihcgroup.com.

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Upcoming Webinars:

(1) Stonebridge Term - Using the DIME Worksheet & Settlement Option

Tuesday, July 12, 2011 10:30 -11:30 CDT

[Register now!](#)

(3) Stonebridge Life Portfolio Comparing FEGLI and SBP

Tuesday, September 13, 2011 10:30 -11:30 CDT

[Register now!](#)

(2) Stonebridge Simplified Issue Term For the Federal Market Place

Tuesday, August 9, 2011 10:30 -11:30 CDT

[Register now!](#)

(4) Stonebridge Life - How to Navigate www.AgentNetInfo.com (ANI)

Tuesday, October 11, 2011 10:30 -11:30 CDT

[Register now!](#)

(5) Stonebridge Life - How to Speed Up Business Processing

Tuesday, November 8, 2011 10:30 -11:30 CDT

[Register now!](#)



IHC

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Independence Holding Group (NYSE:IHC)

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