



IHC Financial Group, Inc.

Independence Holding Group

Product Portfolio

- ★ AFBA / 5 Star Life - Inexpensive simplified term to compete with WAEPA
- ★ Allianz - Traditional Fixed and Indexed Annuities, Bonus Annuities and Lifetime Benefit Riders, Indexed Universal Life, Long Term Care
- ★ American Equity - Traditional Fixed and Indexed Annuities, Bonus Annuities and Lifetime Benefit Riders
- ★ ANICO - Simplified Issue Universal Live and Whole Life, Various Annuity Products
- ★ Assurity Life - Up to \$350,000 Non-Med Term, Reversionary Annuity, Disability, Long Term Care
- ★ Aviva - Traditional Fixed and Indexed Annuities, Bonus Annuities and Lifetime Benefit Riders, Guaranteed Universal Life
- ★ Genworth - Competitive Term and UL Products, Long Term Care
- ★ Great American - Flexible Premium Deferred Annuities (small monthly contributions required)
- ★ ING - Traditional Fixed and Indexed Annuities, Bonus Annuities and Lifetime Benefit Riders
- ★ Madison National Life - Simplified Issue Whole Life and Universal Life, Flexible Premium Deferred Annuity - Roth IRA
- ★ Stonebridge Life - Non-Med Term to \$100,000, Non-Med UL to \$100,000, Simplified Issue Term to \$250,000, Fully Underwritten Term, Term with ROP, and Universal Life
- ★ Sun Life Financial - Guaranteed Short Term Disability for Federal Employees
- ★ Transamerica Life - Inexpensive Term and UL, "Top 25 Plan", Premium Financing, Annuities, Long Term Care