

Looking for the opportunity to serve others as an independent entrepreneur backed by an organization that embodies strength, vision and stability?

IPA is a wholly owned subsidiary of American Independence Corp, a member of The IHC Group. The IHC Group is composed of American Independence Corp (NASDAQ: AMIC), Independence Holding Company (NYSE: IHC) and its subsidiaries, Standard Security Life Insurance Company of New York and Madison National Life Insurance Company Inc., and Independence American Insurance Company. Each is rated A-, ("Excellent") by A.M. Best. You can visit www.ambest.com to view company's ratings and analysis.

IPA's relationship with these reputable companies creates a synergy that fosters your success.

Strength. Feel it.




"In this industry there's a lot of head-butting between producers and carriers. So when you find a carrier that gets it, in my opinion, that's exceptional. I found one: Independence Holding Company. The attitudes of IHC's executives also set the company apart. Jeff Smedsrud, who has the impressive title of chief marketing and strategy officer, told me that IHC looks at agents as its lifeblood. 'We're trying to turn the pyramid on its head,' he said. 'Too many companies wake up in the morning trying to figure out a way to get rid of agents. Not us.'" Martin Carr, editor, *Health Insurance Underwriter*

Established in 1980, The IHC Group is an organization of affiliated insurance carriers, marketing and administrative companies, and agencies dedicated to delivering insurance solutions to groups and individuals.

Collectively, members of The IHC Group have more than \$1.3 billion in total assets and serve more than one million customers. IHC programs are composed of medical stop-loss insurance and fully insured products, which include small group and individual major medical, medical stop-loss, short-term medical, group and individual life, dental and vision.

Find The IHC Group on the New York Stock Exchange at www.nyse.com/about/listed/ihc.html or visit The IHC Group online at www.ihcgroup.com.

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Vision. See it.

Established in 1973, Independence American Insurance Company (IAIC) is a wholly owned subsidiary of American Independence Corp. (NASDAQ:AMIC) and an affiliate of Independence Holding Company.

IAIC leverages the expertise of its affiliated carriers and administrators, as well as its managing general underwriters, to become a leader in excess health insurance and a fully insured carrier for small employer groups, individuals and families. IAIC is licensed in 49 states and the District of Columbia.

American Independence Corp (AMIC) is an insurance holding company with roots in employer medical stop-loss and managed care. AMIC is composed of a managing general underwriter (MGU) division and an insurance company, Independence American Insurance Company.

"Leadership is essential to visionary goals, and I am proud to say that IPA has extraordinary leadership within the organization. We are a company that thrives on creative vision, high integrity and a family environment with leadership that is transparent."

Sondra Bradley, *National Training and Operations Leader*

Stability. Reach it.

IPA is an organization created by visionary marketing professionals with extensive experience in the customer-driven market. We are small business, self-employed entrepreneurs serving the needs of small business, self-employed entrepreneurs just like us!

As the exclusive marketers of America's Business Benefit Association (ABBA), we provide an array of volume-driven savings on many health-related purchases and access to valuable group health care insurance benefits.

At IPA, we call our approach the R.E.A.C.H. Opportunity: Relations. Education. Activity. Compensation. Honors. We supply you with the tools and support you need to provide your clients with exceptional service and maximize your success.

Visit us

Visit the IPA at ipafamily.com to find out more about the IPA family opportunity. There you can view videos about IPA, learn more about training and read the blog written by David Keeler, Chief Operating Officer, as well as other items of interest.

Contact IPA at 800-772-8667

with additional questions or to start your journey today!

"IPA is a great opportunity for you to be in business for yourself but not by yourself! We also believe that something as BIG as making a career change should be done with reliable and credible sources that can be trusted. I encourage you to visit www.ipafamily.com for a list of credible sources to research our company and affiliated companies."

Mark Hunt, *National Performance Leader*

"You cannot retreat to success or re-trench to success ... you can only 'reach' to success."

Jeff Smedsrud, *Chief Executive Officer*

"Successful professionals learn to recognize opportunity and they capitalize on that."

Dan Deneui, *Area Performance Leader*

"Integrity is the first step to true greatness. In our IPA Family, honesty and integrity come above everything else. They reflect the inner image of our company, and are the most important assets we have."

Roxanne Huggins, *Area Performance Leader*

