

**OUR STORY** Madison National Life Insurance Company, Inc. has been headquartered in the wonderful community of Madison, Wisconsin since 1961. Our Midwestern roots form a strong foundation and drive our desire to work one-on-one with each and every one of our clients. We enjoy getting to know our customers and encourage them to get to know us.

Madison National Life has the advantage of being a wholly-owned subsidiary of Independence Holding Company (NYSE:IHC), which gives us the financial strength and stability to withstand the winds of change. It also gives us access to many resources and innovative insurance products. Through our sister companies, IHC has developed a broad portfolio of specialized insurance products such as Employer Stop-Loss, Short-Term Medical, Small Group Medical, Credit Life and Disability, Limited Medical Benefit Plans, Managed Care Reinsurance, Consumer-Driven Health Plans, Dental, Vision and Group Life and Disability.

We're committed to maintaining our Midwestern work ethic and will continue to strive to provide our customers with innovative products and exemplary customer service.

#### **OUR CONTACT INFORMATION**

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**WE BELIEVE LIFE SHOULD BE SPENT**

**LIVING IT TO THE FULLEST,**

**NOT SPENT WORRYING ABOUT IT.**

**WE ARE MADISON NATIONAL LIFE.**



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## OUR PRODUCTS

We make it our goal to provide employers with superior employee benefits by offering flexible plan designs at competitive prices. Our products enable you to both attract quality new hires and retain your current employees by enhancing their overall benefit package. We specialize in Group Life and Disability – some of our product highlights include:

### Group Term Life

Competitive Guarantee Issue and Maximum Issue amounts

*Guarantee Issue means that evidence of insurability or health questionnaires are not required*

Waiver of Premium with variable elimination periods and termination ages

*Waiver of Premium allows an employee who becomes totally and permanently disabled to continue Life coverage without premium payment*

Living Benefit provision with variable percentages and maximums

*A Living Benefit allows an employee to collect a pre-determined percentage of the Life insurance benefit if diagnosed with a terminal illness*

Conversion

*Conversion allows an employee who loses coverage to convert the Life insurance benefit to an individual whole life policy (or similar insurance product)*

Supplemental Benefits

*A variety of employee-pay-all Life insurance products are available such as employee Supplemental Life and Dependent Life benefits for both spouse and children*

Accidental Death and Dismemberment

*AD&D insurance pays an additional benefit if loss of life or limb is due to an accident*

### Group Short-Term Disability

Income replacement from as low as 40% to as high as 70% of pre-disability earnings

*Plans can be structured to stand on their own or to integrate with existing sick leave programs*

Wide variety of elimination periods

*Benefits can begin on the first day of a disabling illness or injury or longer waiting periods can be selected for a more economical plan*

Wide variety of benefit durations

*Benefits can be paid from as few as four weeks to as long as two years*

Various definitions of disability are available

*Total, Partial or Residual definitions can be selected to coordinate with a Long-Term Disability plan*

Maternity coverage is available

### Group Long-Term Disability

Income replacement from as low as 40% to as high as 70% of pre-disability earnings

*A range of replacement options help tailor a plan to fit an employee benefit budget*

Wide variety of elimination periods

*Benefit waiting periods can be as short as fourteen days to as long as one year and can be designed to coordinate with an existing sick leave and/or Short-Term Disability plan*

Wide variety of benefit durations

*Benefits are most commonly paid until retirement age, but can also be shortened for a more economical plan*

Various definitions of disability available

*Partial or Residual definitions allow an employee to return to work on a part-time basis and still continue to receive a benefit*

Limited durations available for more economical plans

*Benefits for disabilities due to drug/alcohol, mental/nervous, and/or self-reported conditions can be limited to reduce the cost of the plan*

Many optional plan provisions are available

*Work Incentive Benefit, Cost of Living Adjustment, Specific Loss Benefit, Reasonable Accommodation Benefit, Survivor Benefit and others can be attractive enhancements to a core plan*

## YOUR PEACE OF MIND

Group Life and Disability insurance helps provide you and your employees with peace of mind. Group Life insurance helps provide a level of financial security to an employee's designated beneficiary(ies) in the event of the employee's death. Group Disability insurance provides income when an employee suffers a disabling illness or injury. This income replacement helps a disabled employee to continue to meet his/her daily needs and eases the financial stress associated with disability by allowing the employee to focus on recovery and return to work when possible.

Whether you are purchasing Life or Disability insurance for the first time or whether you are looking to replace an existing program, we will help guide you through the entire process. Providing insurance for your employees should be a satisfying experience – not a stressful one. We understand that you have many choices in selecting benefits and insurance providers. We also understand the demands of managing your business and the value of your time. With this in mind, we strive to answer your questions promptly and politely, we work diligently to resolve your concerns and we provide guidance when you need it.

Contact Madison National Life to see how easy it is to find peace of mind.

## OUR HISTORY OF EXCELLENCE

Madison National Life has provided insurance products to employer groups for over 25 years. We are rated "A-" (Excellent) by A.M. Best Company, the oldest and most experienced rating agency in the world. What does this A- rating mean? It means that we have a strong foundation to meet the ongoing obligations to our policyholders. It also means that we are positioned to help you help your employees with their financial security.

