

**OUR PRIMARY CARRIERS AND THE MARKET THEY SERVE ARE AS FOLLOWS:**

**ANNUITIES**

American General  
American National  
Genworth Life & Annuity  
United of Omaha  
West Coast

**DISABILITY INCOME**

Illinois Mutual  
Mutual of Omaha  
Principal

**GROUP ACCIDENT**

ACE American Life

**GUARANTEE/ SIMPLIFIED ISSUE**

American Pioneer  
Fidelity Life  
Guarantee Trust Life

**HEALTH**

(Individual & Temporary)

Standard Security  
Time

**INTERNATIONAL HEALTH**

HCC Medical Insurance

**INTERNATIONAL LIFE**

American General  
Genworth Life & Annuity  
ReliaStar Life

**2ND TO DIE**

American General  
Banner Life  
Genworth Life & Annuity  
ReliaStar  
West Coast

**MEDICARE SUPPLEMENT**

American Continental  
United of Omaha

**LIFE**

American General  
Banner  
Genworth Life & Annuity  
John Hancock  
MetLife  
North American  
Prudential  
ReliaStar  
Transamerica  
United of Omaha  
West Coast

**LONG TERM CARE**

Genworth Life  
John Hancock  
Mutual of Omaha

**SPECIALTY & HIGH LIMIT AD&D**

AIG  
ACE American Life  
Mutual of Omaha

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International Brokerage Agencies, Inc. was formed in 1978 as independent life and health insurance brokerage agency. Our primary goal is to provide insurance professionals throughout the United States with superior products and excellent service.

We represent only those insurance companies meeting our rigorous demands for excellence. Our agency has developed professional and binding ties with our companies that uphold the distribution of life and health insurance through independent brokers.

The product mix that IBA offers is designed to meet the full range of consumer needs. Our specialties include: Life Insurance, Annuities, Major Medical, Group Accident, Disability, and Group Insurance. Our term insurance carriers are always at the top of the list of competitively.

We specialize in those hard to place life cases. With the completion of a single IBA informal application our in-house underwriter is able to shop your impaired risk life cases with several carriers who specialize in this market.

Our international portfolio includes both life and health insurance for foreign nationals and U.S. Citizens. We also have an outlet for temporary major medical for both foreign nationals and U.S. Citizens traveling abroad.

We offer both simple ledgers and advanced sales proposals for split dollar, pension maximization, deferred compensation and section 162 executive bonus plans.

Individual Illustration requests are processed and mailed within twenty-four hours.

Our professional staff and technologically advanced processing system along with eight hundred number and website make doing business with IBA easy.

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