INDEPENDENCE HOLDING CO
Form 8-K
November 13 2018

United States Securities and Exchange Commission Washington, DC 20549

FORM 8-K

Current Report Pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934

Date of report (Date of earliest event reported): November 12, 2018

INDEPENDENCE HOLDING COMPANY

(Exact name of registrant as specified in its charter)

Delaware 001-32244 58-1407235

(State or other jurisdiction

of incorporation)

(Commission File Number) (IRS Employer Identification No.)

96 Cummings Point Road, Stamford, CT 06902 (Address of Principal Executive Offices) (Zip Code)

(203) 358-8000 (Registrant's telephone number, including area code)

Not Applicable (Former name or former address, if changed since last report)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions

"Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)

"Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)

"Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))

"Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Indicate by check mark whether the registrant is an emerging growth company as defined in Rule 405 of the Securities Act of 1933 (§230.405 of this chapter) or Rule 12b-2 of the Securities Exchange Act of 1934 (§240.12b-2 of this chapter).

Emerging growth company "

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act. "

Explanatory Note

The information in this report, including the exhibit, is being furnished pursuant to Item 7.01 of Regulation S-K. Such information shall not be deemed "filed" for purposes of Section 18 of the Securities Exchange Act of 1934, as amended, or otherwise subject to the liabilities of that section, nor shall it be deemed incorporated by reference into any filing under the Securities Act of 1933, as amended.

Item 7.01.

Regulation FD Disclosure.

Certain executive officers of Independence Holding Company (the "Company") will address stockholders at the Company's previously announced 2018 Annual Meeting of Stockholders on November 12, 2018 (the "Annual Meeting"). The Company is furnishing as Exhibit 99.1 to this report the business presentation that will be made available at the Annual Meeting.

Item 9.01.

Financial Statements and Exhibits.

(d) Exhibits

99.1 Business Presentation

2

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

INDEPENDENCE HOLDING COMPANY

Dated: November 12, 2018

By: /s/ Teresa A. Herbert Name: Teresa A. Herbert

Title: Senior Vice President and Chief Financial Officer

3