



IP Brokerage is a full service insurance brokerage providing risk management solutions as well as marketing and administrative support to insurance producers and financial professionals. We offer a complete line of the industry's most competitive life insurance, long term care, annuity and disability products.

BROKERAGE UPDATE: APRIL 2015

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GUL CHANGES, PART 83

Legal and General America (Banner and William Penn) the Latest to Drop Product

We've lost track of the number of changes in the GUL market so this may or may not be Part 83. We do know that effective April 10th, Life Choice UL will no longer be available for new sales or conversions. In making the announcement, LGA cited "today's still-declining interest rate environment" among other things. For a complete overview of the changes, click [here](#). We don't expect this will be the last announcement of its kind.



PRUDENTIAL UNDERWRITING ENHANCEMENTS

Good News for Table A and B Rated Applications

The Prudential Rate Reduction program has been fully implemented. This program, in partnership with reinsurance, allows certain Table A and B rated applications to be moved to Standard, without the need for the producer to request submission through the program. Please note the program is only available for certain ratable impairments where underwriting experience allows for an improved offer. Additional info [here](#).



ENHANCED RATE PLUS PROGRAM

The Opportunity for a Better Offer, Faster with MetLife Enhanced Rate Plus

MetLife's new Enhanced Rate Plus underwriting program offers qualifying Promise Whole Life Select 10 applicants the opportunity to move from standard to the best possible rating class and receive an underwriting decision within one week, with no paramed exams or lab work required. Just fill out the Express Order Ticket and let MetLife conduct a phone interview with your client. More details available [here](#).



POLICY REVIEWS

Life Never Stands Still. That's Why It's So Important to Conduct Regular Policy Reviews.

Use Lincoln's new "Policy Check-Up" materials to conduct policy reviews for your clients. Given current interest rates, this service is especially vital for clients with interest sensitive whole life and universal life policies. The materials, available [here](#) or by calling our office, include approach letters, insurance risk analyzers, estate planning questionnaires, and more. It's a great way to reconnect with clients or prospect for new leads.



PRINCIPAL DI CHANGES

Recent DI Enhancements Now Available in 40 States

Effective immediately, Principal's recent Individual Disability Income (DI) and DI Retirement Security [enhancements](#) are now available in Pennsylvania. These include 12% average premium cost savings for most preferred occupations with the new 6A occupation class, Enhanced Benefit Update rider that allows additional flexibility and Affiliation Discount offering 10% sex-distinct discount for 1099 contractors and franchise owners.



INDEX UL 101

Looking to Add a Line of Business to Your Sales? Join Genworth's Weekly Webinar.

Conducted the same day and time every week (Thursday at 2 pm ET), these live and interactive webinars are just what you need to gain a competitive edge. By investing less than an hour a week, you'll have access to this sharply focused sales education series along with several bonus sales tools. Register [here](#) or call our office for additional details. You can also visit Genworth's excellent [Index Institute](#) for more ideas and information.



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CORE CARRIERS: APRIL 2015

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LIFE INSURANCE

- *Accordia Life*
- *AIG/United States Life of NY*
- *Banner (LGA)*
- *Fidelity Life*
- *Genworth Financial*
- *John Hancock*
- *Lincoln National*
- *Lloyd's of London*
- *Mass Mutual*
- *MetLife*
- *Minnesota Life*
- *Mutual and United of Omaha*
- *North American*
- *Ohio National*
- *Protective*
- *Prudential*
- *Savings Bank Life Insurance*
- *Symetra*
- *Transamerica*
- *VOYA (ING/Reliastar)*
- *William Penn (LGA)*

LONG TERM CARE

- *Genworth Financial*
- *John Hancock*
- *Mass Mutual*
- *Mutual of Omaha*
- *Transamerica*

DISABILITY INSURANCE

- *Assurity*
- *Fidelity Security*
- *Guardian*
- *Lloyd's of London*
- *Mass Mutual*
- *MetLife*
- *Mutual of Omaha*
- *Ohio National*
- *Principal*
- *Standard*

FIXED ANNUITY

- *AIG/United States Life of NY*
- *Allianz Life Insurance Company*
- *American National*
- *EquiTrust*
- *Fidelity & Guaranty*
- *Genworth Financial*
- *Great American*
- *Integrity and National Integrity*
- *Lincoln National*
- *Mutual and United of Omaha*
- *North American*
- *Protective Life*
- *Reliance Standard*
- *Symetra*
- *VOYA (ING/Reliastar)*