



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

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➤ **IP BROKERAGE RapidApp**

Online Quoting and Application Submission System Now Available!

Our drop ticket system, *RapidApp*, is designed to improve the client's buying experience, focus your selling expertise, greatly reduce turnaround time and grow your sales. *RapidApp* is a mobile-enabled, paperless, multi-carrier insurance quoting and drop-ticket tool. With *RapidApp*, you'll be able to quote and submit a case within ten minutes, and pending status is available too. Please contact our office for a demo or register [here](#).

➤ **SYMETRA UL-G GETS EVEN BETTER**

New Return of Premium Rider, Rolling Targets, and Foreign National Underwriting Program

For the past two years, Symetra has consistently been regarded as a price leader in the GUL marketplace. Without any change in pricing, they're now offering a ROP rider designed to return 100% of the cumulative paid premiums (FAQ's [here](#)), increased target premiums, 2 year rolling targets, and a new uw program for U.S. citizens and permanent residents living abroad for more than 12 weeks per year. Call us for more info.

➤ **GENWORTH LTC ENHANCEMENTS**

Underwriting Enhancements Make New Business Process Faster and Easier

Effective this month, exams and labs are no longer an automatic requirement; instead, they will be ordered by the underwriter at his or her discretion. Applicant interviews will also be conducted by the underwriter in the hopes of reducing the number of APS's ordered. These changes are in addition to last month's improvements in the underwriting of certain impairments, including insulin dependent diabetes. For more info, click [here](#).

➤ **PRUDENTIAL PRODUCT LAUNCH**

Check out the new PruLife Survivorship Index UL

PruLife Survivorship Index UL (SIUL) is now available! SIUL is the newest addition to Prudential's robust product portfolio—a competitive second-to-die product designed to help you meet the diverse legacy and estate planning needs of your affluent clients. SIUL can be a cost-effective alternative to Survivorship GUL and it also offers competitive premium solves. To see how this product can help your clients, call us or click [here](#).

➤ **NEW BANNER AND WILLIAM PENN TERM OPTION**

Introducing OPTerm 25 — Now Available in All 50 States

OPTerm 25 gives clients one more reason to choose LGA for their protection needs. Among 13 core competitors, LGA is one of five carriers to offer a 25 yr term product. OPTerm 25 is ranked first 56% of the time and is in the top three 97% of the time when measured against Banner's competitors. It's ranked first 91% of the time and is in the top three 100% of the time when measured against William Penn's competitors. More [here](#).

➤ **MUTUAL OF OMAHA LAUNCHES IUL PRODUCT**

Life Full Throttle: Income Advantage Indexed Universal Life Insurance

Now available in all states except NY, this accumulation and income disbursement focused product features four different crediting options, a built-in Accelerated Death Benefit for terminal and chronic illness, the Guaranteed Refund Option in the event the market doesn't perform and Lapse Guard Protection to ensure the policy won't lapse once an income distribution begins. Download the [flyer](#) and consumer approved [brochure](#).