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IP Brokerage provides risk management **SOLUTIONS**, marketing and administrative **SUPPORT**, top **COMPENSATION** and unparalleled **SERVICE** to leading insurance and financial professionals across the country. We offer the industry's most competitive Life, Disability, and Long Term Care insurance products as well as a full suite of Fixed, Index and Income Annuities.

BROKERAGE UPDATE: APRIL 2017

➤ RELIANCE STANDARD

Looking for Employee Benefit Solutions? We Can Help!

IP Brokerage has partnered with Reliance Standard to make employee benefits easier and more profitable to sell. In business for more than a century, Reliance Standard specializes in innovative and flexible employee benefits solutions including disability income, group term life and dental/vision insurance, a suite of voluntary (employee paid) coverage options, medical stop loss and limited benefit medical plans. Call for more info!

➤ ACCELERATED UW PROGRAMS EXPAND

New Programs Announced and There Are More to Come!

By now you should be familiar with the accelerated underwriting programs from SBLI, JH, Lincoln and Banner. We're pleased to announce two new programs. [WriteFit](#), from Minnesota Life, is available for face amounts up to \$1m and issue ages up to 54. [Fast Lane](#) UW from Global Atlantic is available for term and UL products with face amounts up to \$1m. Also coming in the near future are programs from Prudential and Protective.

➤ LEGAL AND GENERAL RATE REDUCTION

Term Rates Just Got Sweeter!

LGA's new term pricing is back at #1 with decreases across all ages, genders, bands and classes. Banner is #1 78% of the time and William Penn is #1 84% of the time for ALL ages, ALL classes and ALL durations. To sweeten the deal, LGA's digital solutions save you time and money making selling term easy as pie. For more information on LGA's term rates and their all new agent and consumer marketing kits, visit their [term microsite](#).

➤ IMPAIRED RISK? NO PROBLEM

Put Our Underwriting Expertise to Work for Your Impaired Risk Clients

If your client has been rated or declined due to medical history or avocation it's likely we can find a more competitive offer from one of our carriers. Want to discuss your case? Call Michael Rowe for a confidential discussion of your client's history or use the [General Health Questionnaire](#) on our website to submit the information. Your clients will get the coverage they deserve and you can get paid for work you've already done.

➤ UW UPDATE: EKG REQUIREMENT

AIG Reduces EKG Requirements

Effective this year, resting EKGs are no longer required for applicants under age 71 or for policies of \$10 million or less. This change was made to improve their competitive position and to help remove a roadblock from the insurance purchasing process. AIG's expansive term portfolio (18 different term lengths and ROP!) is available on [RapidApp](#), our multi-carrier, mobile friendly Quote Engine and Drop Ticket platform. Check it out [here](#).

➤ IMPROVED VITALITY!

Check out the New, Repriced SmartProtect Term with Vitality from John Hancock

SmartProtect Term with Vitality has always offered your clients competitive premiums, a streamlined underwriting decision, and the fastest way to enroll in the John Hancock Vitality program. With a new "select" underwriting class and improved pricing you can now reach an even broader market. Face amounts up to \$1m are available and underwriting decisions can be made in 2 days or less without exams, labs, etc. More [here](#).