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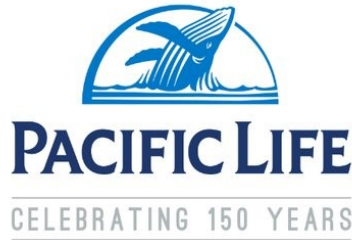
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IP Brokerage provides risk management **SOLUTIONS**, marketing and administrative **SUPPORT**, top **COMPENSATION** and unparalleled **SERVICE** to leading insurance and financial professionals across the country. We offer the industry's most competitive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

## BROKERAGE UPDATE: APRIL 2018



### Bam! You Just Got A New Go-To Carrier

Haven't tried writing Pacific Life ? Here are just a few of the reasons to consider them for your next term case:

- RapidApp e-Ticket Submission: Quote and Submit a Drop Ticket in Minutes
- Excellent Underwriting Capabilities with Industry Best Preferred Build Guidelines
- Promise Conversion UL with Enhanced Commission for Early Conversions
- Smooth Sailing Underwriting for Insureds 50-69 and up to \$500k of Coverage
- Second Look Underwriting for Previously Declined, Rated or Incomplete Cases
- More Competitive Substandard Pricing — 20% per Table



### RAPID APP: QUOTE, SUBMIT DONE

### It's All About Spending Less Time On Paperwork and More Time Selling!

It's as easy as 1, 2, 3. Step 1: Have a 5 minute interview with your client to gather the info needed to run the quote and create the drop ticket. Step 2: A specially trained call center contacts your client to complete the application over the phone. They set up the paramedical exam (if necessary) during the 20-minute call. Step 3: You sit back and wait for the policy to be issued and your commission to be processed! [It's that easy.](#)



### CRITICAL ILLNESS PROTECTION FROM JOHN HANCOCK

### Help Your Business Clients Ensure They Are Prepared for the Unexpected

Many small business owners realize that the success of the business begins and ends with them. How would they keep their businesses running while they recover from a serious health diagnosis? Life insurance with the Critical Illness Benefit rider from John Hancock can help by providing a lump-sum, income tax-free payment that's separate from - and in addition to - their life insurance benefit. More information available [here](#).



### MUTUAL OF OMAHA CONVERSIONS

### Contractually Guaranteed Conversion Privileges. Good for You and Your Clients.

Many term clients are looking beyond the life of their current policy and they're often looking for something permanent. Liberal conversion privileges are something that can be appealing. With an option to convert term to an affordable option later in life, Term Life Answers & Term Life Express are attractive options. With conversion periods that can run to age 75, Mutual of Omaha is a good choice. View the conversion guidelines [here](#).



### PROTECTIVE INDEXED CHOICE UL

### You Can't Judge a Book By its Cover

This phrase makes good sense and reminds us that things are rarely as they appear. That's true of books, wine labels, and even life insurance policies. Whether you are selling a term, IUL, or whole life, spreadsheet comparisons rarely identify the best solution for clients. [Take a look at Protective Indexed Choice UL](#). You will see how Protective design products to perform for policy holders rather than for the spreadsheet.