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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 2019



#### **Carrier Spotlight: Pacific Life**

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

- New GUL Product, \$25k Minimum Face Amount, Excellent Pricing, Return of Premium
- Extremely Competitive Pricing, Especially With Monthly Mode
- 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 \$1m of Coverage
- Second Look Underwriting for Previously Declined, Rated or Incomplete Cases
- More Competitive Substandard Pricing 20% per Table
- Excellent Financial Stability and National Brand Recognition

Accelerated Underwriting from Prudential is Now Available!



### Integrity to Launch IncomeSource Select DIA

This new deferred income annuity from Integrity will be available on April 15th. It's QLAC friendly, allows additional deposits during the deferral period, and offers deferral periods from 13 months to 40 years. It also features increasing payout options and an accelerated payment feature. Illustration capabilities will be available starting April 15th on the Integrity website. Please contact us for product info and training.



# PRU FAST TRACK UNDERWRITING

Prudential's PruFast Track program is finally here. PruFast Track simplifies the uw process by leveraging Predictive Modeling and is available for most single life products from ages 18 – 60 and face amounts up to \$1,000,000. Clients who qualify for the top three uw classes are generally eligible for an accelerated underwriting decision (no exam and/or lab test) within days. Call or click here for more details.



# 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: Sit back and wait for the policy to be issued and commission to be processed! It's that easy.



## **Tools To Help You Grow Your Life Insurance Business**

New from Protective, this site (<a href="https://www.sellwhatmatters.com/">https://www.sellwhatmatters.com/</a>) can help you start the life insurance conversation with customizable materials that you can share in just a few clicks. Protective has a diverse product portfolio, featuring short term solutions that won't break the bank as well as permanent products that offer premium flexibility, potential cash value growth and chronic illness protection. Check it out today.