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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.



IP Brokerage is Pleased to Introduce Pacific Life's New Promise Term Portfolio

We're excited to introduce this limited rollout, new to brokerage product from **Pacific Life**. This competitively priced product is available with a min face amt of \$50k and features 10, 15, 20, 25 and 30 year term lengths. Underwriting features very aggressive build charts and favorable guidelines for depression, sleep apnea, asthma and more. All this from one of the most trusted and recognizable names in the industry. Get a quote today.

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

Pacific Life, and their new brokerage term product, Promise Term, becomes the 7th carrier on our **RapidApp** platform. They join an already robust lineup including **AIG**, **John Hancock**, **LGA (Banner and William Penn)**, **Mutual of Omaha**, **Protective and SBLI (Centrian)**. With **RapidApp**, you can quote a case and submit a drop ticket in less than 6 minutes. Haven't tried it yet? Contact our office to get your username and password now.

Help Relieve Your Client's Policy Loan Burden

We're seeing more and more cases involving policies with outstanding loan balances. These loans, combined with higher mortality costs and high loan interest charges can subject these policies to unintended lapse. Allowing the policy to lapse can have unintended tax implications and repaying the loan out of pocket is often impossible. Another option is a 1035 with a mirrored loan — check out [this piece](#) from Pru to see how it works.

Competitive Rates and Much More for People with Diabetes

A pioneer in underwriting diabetes, John Hancock continues to be a leader in offering competitive decisions to people living with type 2 diabetes. Now, with the John Hancock Vitality Program, your clients can save even more money on life insurance and get rewarded for the things they're already doing to manage their condition. [Take a look](#) at how affordable life insurance with the John Hancock Vitality Program can be for your clients.

\$500k Term Case? Write SBLI!

Accelerated underwriting from SBLI offers an expedited process that is simple, convenient, and fast for you and your clients. All level term cases with a face amt of \$500k or less, ages 18 to 60, and all preferred, standard, and substandard classes are eligible. This convenience is something you can depend on, ensuring your integrity isn't compromised and your clients will experience a hassle-free life insurance process. Details [here](#).

New Marketing Campaign Available from OneAmerica is Now Available

Join IP Brokerage and OneAmerica in promoting long-term care (LTC) protection to women. OneAmerica's goal is to help educate women about their LTC needs and inspire them to create a strategy, so they can face the future with more confidence. Some of the available resources include social media campaigns, web content, consumer mailers and more. To access this information, contact our office or visit the OneAmerica site [here](#).



**RAPID APP
EXPANDS**



**1035 EXCHANGES &
MIRRORED LOANS**



TYPE 2 DIABETES



**ACCELERATED UW
FROM SBLI**



WOMEN and LTC

**BROKERAGE UPDATE:
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