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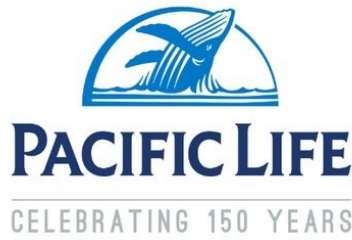
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IP Brokerage provides risk management **SOLUTIONS**, marketing and administrative **SUPPORT**, top **COMPENSATION** and unparalleled **SERVICE** to leading insurance and financial professionals across the country. We offer the industry's most competitive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

## BROKERAGE UPDATE: AUGUST 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



### SELLWHATMATTERS.COM

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

New from Protective, this site (<https://www.sellwhatmatters.com/>) 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.



### RAPID APP: QUOTE, SUBMIT, DONE

#### Now With GUL and Lead Generation Options Too!

You know by now that Rapid App is the easiest way to quote and submit term life insurance business. But did you also know that GUL products from North American and Protective are available as well? Signed illustrations aren't required at North American and both companies offer several options for guarantee duration and length of payment. We can even set up a link so your clients can run quotes on their own. Call for more info.



### NEW LTC RIDER FROM MUTUAL OF OMAHA

#### Help Your Clients Get More Out of Their Life Insurance Protection

Since 1987, LTC insurance has been a core product for Mutual of Omaha and on July 1, they will launch an additional option to help meet your clients' LTC planning needs. The new Long-Term Care Rider will be available on the Income Advantage and Life Protection Advantage IUL policies. And they've created a library of support materials to help you start selling fast. Visit their [LTC Rider site](#) today to get more information.



### 1035 EXCHANGES & MIRRORED LOANS

#### 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.