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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 2019



### Don't Let Their Income Gap Become Your Income Gap

If 70% of your clients need to find an extra \$70,000 a year to cover expenses, would you be worried? That's what could happen when they face a retirement income gap, jeopardizing the income strategy you and your client worked hard to create.

The great retirement income gap happens when individuals' or couples' retirement income needs drastically change — unexpectedly — and their expenses suddenly exceed their budget. It's possible your clients will experience this if they have a chronic health condition or physical disability requiring long term care (LTC) services in retirement.

If your clients aren't prepared for this retirement income gap, they'll likely have to spend down their assets much quicker than planned. Have you thought about how this would affect your business?

OneAmerica Care Solutions products can help protect your clients from the great retirement income gap — and we have materials to educate them about their options. [View this short training video](#) to learn about the income gap and how you can help your clients.



### PRUDENTIAL NOW AVAILABLE ON RAPID APP!

### Drop Ticket and Accelerated Underwriting from Prudential is here!

You can now submit Prudential drop tickets on RapidApp! And their new PruFast Track program is available too. It 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.



### SMOOTH SAILING UNDERWRITING

### Up to \$1m of Coverage, Ages 50-69, With No Medical Exams, Blood or Urine

With Pacific Life, it's [simple, easy and transparent](#). A straightforward underwriting process with NO credit scores or "Black Box" scoring. We guarantee the client will not have the hassle of an additional insurance exam/lab if the client meets the clearly stated qualification requirements. To qualify, your client must have had a comprehensive physical and blood work with his or her PCP in the past 18 months. Call us for more details.



### LINCOLN PRODUCT CHANGES

### Important Changes with Regards to 2017 CSO and PBR Compliance

Lincoln recently announced a number of upcoming product changes. These include new pricing for Lincoln LifeElements term and Lincoln TermAccel level term, a new Conversion UL, and updated pricing and features for the Lincoln LifeGuarantee UL. Two products, LifeElements with CPE and LifeReserve, will be withdrawn next month. For a complete rundown of the changes and important transition rules, please click [here](#).