



IP Brokerage is a full service insurance brokerage providing risk management solutions as well as marketing and administrative support to insurance producers and financial professionals. We offer a complete line of the industry's most competitive life insurance, long term care, annuity and disability products.

## BROKERAGE UPDATE: FEBRUARY 2016

**Timothy C. Helmick, Principal**  
(800) 605-8988 x101  
(215) 207-9431  
THelmick@IPBrokerage.com

**Michael Rowe, Brokerage Director**  
(800) 605-8988 x105  
(215) 207-9435  
MRowe@IPBrokerage.com

**Ted McComb, Agency Manager**  
(800) 605-8988 x107  
(215) 207-9437  
TMcComb@IPBrokerage.com

**Crystal Boyle, Policy Administration**  
(800) 605-8988 x109  
(215) 207-9439  
CBoyle@IPBrokerage.com

**1717 Arch St, Suite 3940  
Philadelphia, PA 19103**

**(800) 605-8988 toll free  
(215) 207-9430 phone  
(215) 207-9454 fax**

**www.IPBrokerage.com  
Twitter: @IPBrokerage**

### ➤ **IP BROKERAGE RapidApp**

#### **Online Quoting and Application Submission System Set to Launch!**

Our drop ticket system, *RapidApp*, is designed to improve the client's buying experience, focus your selling expertise, significantly reduce turnaround time and grow your sales. *RapidApp* is a mobile-enabled, paperless, multi-carrier life insurance quoting and drop-ticket tool. With *RapidApp*, you'll be able to quote and submit a case within ten minutes, and pending status is available too. Please contact our office for a demo.

### ➤ **PROTECTIVE UL RATE DECREASE**

#### **Enhanced Advantage Choice UL to Launch on February 15, 2016**

Protective is launching an enhanced version of the Advantage Choice UL which will improve competitive positioning in the most frequently sold ages, risk classes and funding patterns. Furthermore, the Lifetime option provided by the Custom Choice UL product will be discontinued and the enhanced Advantage Choice UL will become their flagship guaranteed universal life product for lifetime core protection. Contact us for more info.

### ➤ **METLIFE PRODUCT CHANGES**

#### **Important Life Product Update for New York**

Applications for MetLife Provider Universal Life will no longer be accepted after February 29, 2016 in New York. There will be a transition period until February 29th before the last application must be in home office in good order. According to MetLife, there are no plans to discontinue the sale of this product in any other states or jurisdictions. Any NY Provider UL cases must be placed by April 30, 2016. More info available [here](#).

### ➤ **PRUDENTIAL PRODUCT LAUNCH**

#### **Check out the new PruLife Survivorship Index UL**

PruLife Survivorship Index UL (SIUL) is now available! SIUL is the newest addition to Prudential's robust product portfolio—a competitive second-to-die product designed to help you meet the diverse legacy and estate planning needs of your affluent clients. SIUL can be a cost-effective alternative to Survivorship GUL and it also offers competitive premium solves. To see how this product can help your clients, call us or click [here](#).

### ➤ **IMPORTANT MEDAMERICA ANNOUNCEMENT**

#### **MedAmerica Exits the LTC Market**

MedAmerica Companies will be discontinuing sales of long term care and short term care insurance products, effective February 15, 2016. Regulatory approval of this action will be required in all 50 states. If you are working on any cases, applications must be dated no later than February 15th and received in home office prior to March 1st. This could be your last chance for 10 pay LTC. Click [here](#) for the company announcement.

### ➤ **WHEN IS ZERO GREATER THAN FIVE?**

#### **Selling Value with Protective Indexed Choice UL**

Clients seeking death benefit protection and growth potential may want more than a standard UL policy can offer. Why not offer a policy with indexed upside potential, downside protection and flexible features for custom coverage? [See how](#) Protective's Indexed Choice UL offers more cash value and longer protection guarantees, even when the competition uses a 5% illustration rate compared to a Protective policy illustrated at 0%.