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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: FEBRUARY 2017



ONEAMERICA CARE SOLUTIONS

Debunk LTC Myths For Your Clients

When it comes to long-term care (LTC) products and services, your clients may not know how to separate facts from fiction. Join one or all of OneAmerica's free webinars this month to learn how you can set the record straight and help your clients uncover the truth about LTC protection. Webinars will be offered on a weekly basis; sign up [here](#). Additional resources to help your clients can be found [here](#) or call us for more info.

18 Term Durations, Market Leading Pricing, and RapidApp Availability

With market leading rates (durations of 15 years or more, \$250,000+ face amounts), improved conversion options and a new 35 year term length, AIG's Select-A-Term is a great choice for your next term sale. Consistently strong underwriting and RapidApp availability only help sweeten the pot. AIG also offers instant quoting and stellar consumer and financial professional resources on their term microsite. Check it out [here](#).



AIG SELECT-A-TERM



PRUDENTIAL TERM ESSENTIAL ENHANCEMENTS

Lower Rates and More Effective February 27

Based on a recent review of their product portfolio, Prudential will be making several changes to their popular TermEssential product later this month. Overall, rates will become more competitive across more age ranges but there will also be some targeted increases to some rates, mostly within the smoker category. Monthly modal factors will also be reduced from 8% to 5%. Additional details and transition rules can be found [here](#).



REMINDER: METLIFE PRODUCT CHANGES

MetLife to Sunset the Majority of its Life Insurance Portfolio

Effective February 3rd, 2017, MetLife will sunset the majority of its life insurance portfolio, including all whole life products, level term with face amounts less than \$1m, and some universal life products. After that date, and following the separation of U.S. Retail, Brighthouse Financial will continue to offer select products, including Premier Accumulator UL, GLT (minimum face amt of \$1m) and OYT. Complete details available [here](#).



ACCELERATED UW FROM SBLI

\$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](#).



OPTERM 25 EXCHANGE

The OPTerm 25 Exchange Program Has Been Extended!

The OPTerm 25 Exchange Program has been extended until March 31, 2017. This program allows customers who purchased OPTerm 10, 15, or 20 within the past four years to trade up to an OPTerm 25 plan at his or her current attained age with no underwriting. The OPTerm 25 replacement policy will be a new issue, with a full 25 years of coverage, not adjusted by the duration the original policy was held. More info available [here](#).