



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: JANUARY 2016

▶ 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.

▶ 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

Ring in the New Year with 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](#).

▶ POLICY REVIEWS

Life Never Stands Still. That's Why It's So Important to Conduct Regular Policy Reviews.

Use Lincoln's new "Policy Check-Up" materials to conduct policy reviews for your clients. Given current interest rates, this service is especially vital for clients with interest sensitive whole life and universal life policies. The materials, available [here](#) or by calling our office, include approach letters, insurance risk analyzers, estate planning questionnaires, and more. It's a great way to reconnect with clients or prospect for new leads.

▶ 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%.

▶ RETIREMENT eKIT

Prudential Retirement eKit Now Available for Download

A retirement planning strategy with life insurance can give your clients what they need, and more. This [eKit](#) can help you develop an effective, systematic approach to meeting with clients and prospects to guide them into a more effective retirement planning strategy using life insurance. It will help you position yourself to be your clients' go-to resource for retirement preparation. Please contact our office for a list of all previous eKits.

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