



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.

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➤ 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%.

➤ IMPORTANT LTC CHANGES

Genworth LTC Announces Revision to PC Flex 3 Product

PC Flex 3 will be enhanced on July 20th to improve its competitive position and increase consumer value. Genworth will also be transitioning in-force PC Flex 3 policies to the enhanced product. Agents will be notified in advance as to which of their policyholders will be receiving correspondence and the steps that need to be taken. Changes include a 10% decrease in base pricing and a partial couple's discount. More info [here](#).

➤ CHRONIC ILLNESS BENEFITS FROM PROTECTIVE

Top 10 Reasons to Include the ExtendCare Rider on Your Next Protective UL Sale

When your clients purchase a Custom Choice UL or Advantage Choice UL, they're making an important decision to protect their loved ones. But by adding the ExtendCare rider, their policy is capable of doing even more. ExtendCare allows clients to accelerate their death benefit to use for any potential chronic illness needs. Interested in the Top 10 Reasons to add the ExtendCare rider? Click [here](#) or call our office for details.

➤ ENHANCED RATE PLUS PROGRAM

The Opportunity for a Better Offer, Faster with MetLife Enhanced Rate Plus

Launched earlier this year, MetLife's Enhanced Rate Plus underwriting program offers qualifying Promise WL Select 10 and Premier Accumulator UL, aka PAUL (see below), applicants the opportunity to move from standard to the best possible class and receive an underwriting decision within one week, with no paramed exams or lab work required. And because the process is faster, you can get paid faster! Additional details [here](#).

➤ INTRODUCING PAUL

MetLife's Newest UL, Premier Accumulator UL (PAUL) Challenges the Status Quo

All of your clients want to protect the assets they have worked hard to accumulate. Times change, the markets fluctuate, and so do your clients' financial needs...but how and where can they find death benefit protection and access the cash value they need? PAUL has the high early cash value clients need, the compensation structure producers want, and the opportunity for a simplified, faster underwriting process. Details [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.