



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

## BROKERAGE UPDATE: JULY 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

**Bernie Malone, Policy Administration**  
(800) 605-8988 x109  
(215) 207-9439  
BMalone@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**



### **ASSET-CARE from OneAmerica**

#### **Joint and Single Life Asset Based LTC Solutions From Our Newest Carrier Partner**

Asset-Care protects against the risk of LTC expenses and provides a wealth-transfer mechanism through specially designed whole life insurance policies. All Asset-Care plans include the following guarantees: death benefit, cash value growth, access to 100 percent of the death benefit for qualifying LTC expenses and an optional rider for lifetime LTC coverage with a never-to-increase premium. Call our office or click [here](#) for more info.



### **IP BROKERAGE RapidApp**

#### **Online Quoting and Application Submission System Now Available!**

Our drop ticket system, *RapidApp*, is designed to improve the client's buying experience, focus your selling expertise, greatly reduce turnaround time and grow your sales. *RapidApp* is a mobile-enabled, paperless, multi-carrier 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 or register [here](#).



### **ACCELERATED UW OPTIONS**

#### **LincXpress Lab-Free Underwriting Now from Lincoln**

This new program is designed to waive labs for your healthiest clients and is exclusively available for eligible LincXpress Tele-App (issue ages 18-60 and face amounts up to \$1m) and Lincoln TermAccel (see above) applications. Lincoln will leverage data from traditional uw sources (i.e. MIB, Rx database) and info provided during the Tele-Interview to determine whether to waive or order labs. Qualification guidelines [here](#).

#### **SBLI's New Accelerated Underwriting Process is Here!**

All level term cases with a face amount of \$500k or less, ages 18-60, and all risk classes will be underwritten without a paramedical exam. These cases will benefit from faster decisions, processing times, and commissions! Paper and drop ticket submissions are eligible; all applicants will be required to complete a telephone interview with an examiner. Also, keep in mind that SBLI term and whole life is available through [RapidApp](#).

#### **Banner and William Penn Enhance AppAssist with Faster Underwriting**

Done in conjunction with LGA's AppAssist program, APPcelerate is an automated underwriting system that can speed qualified applicants through to approval with no medical exams, labs or APS's. It's available for all OPTerm products, ages 20-50, standard plus rate class or better, and face amounts up to \$500,000. Approval time for qualified applicants is sometimes a few hours, but no longer than the next business day! More [here](#).



### **GENWORTH LTC**

#### **Genworth to Launch Element, a New Long Term Care Insurance Solution**

On June 27, Genworth will launch Element, a long term care insurance solution based on their flagship Privileged Choice® Flex 3 product. Element features four preset packages, all designed to be affordable and optimized for home care. There are just two decisions to make: determine which level of protection your clients want and for couples, the optional Shared Coverage benefit can be selected. More info available [here](#).