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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: JULY 2018



Bam! You Just Got A New Go-To Carrier

Haven't tried writing Pacific Life ? Here are just a few of the reasons to consider them for your next term case:

- RapidApp e-Ticket Submission: Quote and Submit a Drop Ticket in Minutes
- Excellent Underwriting Capabilities with Industry Best Preferred Build Guidelines
- Promise Conversion UL with Enhanced Commission for Early Conversions
- Smooth Sailing Underwriting for Insureds 50-69 and up to \$500k of Coverage
- Second Look Underwriting for Previously Declined, Rated or Incomplete Cases
- More Competitive Substandard Pricing — 20% per Table

Say Hello to Summer and Hot New Rates

Legal & General America has competitive new term rates and great pricing for both annual and monthly premium payments. At all ages, classes, amounts, and durations, OPTerm pricing for Banner ranks #1 - 78% of the time and William Penn ranks #1 - 72% of the time. Legal and General America is the term leader you can rely on to deliver consistent, competitive pricing and automated, simple solutions. Term Microsite available [here](#).

Help Your Clients Get More Out of Their Life Insurance Protection

Since 1987, LTC insurance has been a core product for Mutual of Omaha and on July 1, they will launch an additional option to help meet your clients' LTC planning needs. The new Long-Term Care Rider will be available on the Income Advantage and Life Protection Advantage IUL policies. And they've created a library of support materials to help you start selling fast. Visit their [LTC Rider site](#) today to get more information.

Prudential Announces Improved Pricing on UL Protector

Prudential has yet again shown their commitment to the GUL market with this rate decrease of approximately 3% across all level pay periods. And remember, it's still available in New York, a market that many other carriers have abandoned. The product offers a flexible no-lapse guarantee and a variety of riders, including the Benefit Access Rider that allows clients to accelerate their death benefit in the event of a chronic illness.

It's All About Spending Less Time On Paperwork and More Time Selling!

It's as easy as 1, 2, 3. Step 1: Have a 5 minute interview with your client to gather the info needed to run the quote and create the drop ticket. Step 2: A specially trained call center contacts your client to complete the application over the phone. They set up the paramedical exam (if necessary) during the 20-minute call. Step 3: You sit back and wait for the policy to be issued and your commission to be processed! [It's that easy.](#)



**CONSISTENT
COMPETITIVE
PRICING**



**NEW LTC RIDER
FROM MUTUAL
OF OMAHA**



**IMPROVED
GUL PRICING!**



**RAPID APP:
QUOTE, SUBMIT
DONE**