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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.



SELLWHATMATTERS.COM



PRU FAST TRACK UNDERWRITING



RAPID APP: QUOTE, SUBMIT, DONE



UNDERWRITING PRO CREDITS FROM PROTECTIVE

BROKERAGE UPDATE: JULY 2019

Your Go-To Term Carrier

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

- Extremely Competitive Pricing, Especially With Monthly Mode
- 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
- Excellent Financial Stability and National Brand Recognition

Tools To Help You Grow Your Life Insurance Business

New from Protective, this site (<https://www.sellwhatmatters.com/>) can help you start the life insurance conversation with customizable materials that you can share in just a few clicks. Protective has a diverse product portfolio, featuring short term solutions that won't break the bank as well as permanent products that offer premium flexibility, potential cash value growth and chronic illness protection. Check it out to-

Accelerated Underwriting from Prudential is Now Available!

Prudential's PruFast Track program is finally here. PruFast Track simplifies the uw process by leveraging Predictive Modeling and is available for most single life products from ages 18 – 60 and face amounts up to \$1,000,000. Clients who qualify for the top three uw classes are generally eligible for an accelerated underwriting decision (no exam and/or lab test) within days. Call or click [here](#) for more details.

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: Sit back and wait for the policy to be issued and commission to be processed! [It's that easy.](#)

Pro Credit Standard-to-Preferred Underwriting Program

Protective Life's Pro Credit Standard-to-Preferred Underwriting Program can improve an underwriting decision by one class (Standard to Preferred) for qualified applicants. If one adverse finding is discovered (for blood pressure, build, cholesterol, cholesterol/HDL ratio or family history) and the other four remain excellent, underwriters will upgrade the rate class from Standard to Preferred. See the [flyer](#) for more details.