

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: JUNE 2015



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 <u>here</u> or call our office for details.

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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 <u>here</u>.

Help Your Clients Build a Personalized LTC Plan Using the Latest LTC Cost Data

GENWORTH 2015 COST OF CARE SURVEY

It's a comprehensive look at more than 15,000 LTC providers across 440 cities and regions. The Cost of Care's new suite of materials can help you confidently explain potential LTC costs to your clients — from homemaker services, to adult daycare, to private nursing home rooms. Clients will see what care could cost them in their hometown, their planned retirement spot or even where their kids live. Available here or through iTunes.

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

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 <u>here</u> 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.



Effective June 6th, Transamerica is Discontinuing a Number of Products

From Transamerica: "As a result of a portfolio review, we determined that the following products, which represent less than a combined 2% of overall production, are outdated and would not deliver the production to offset the cost of transitioning them to the new administration system." Discontinued products include ROP term, TransProtector, and TransSecure II. Click <u>here</u> for a complete list or call our office for details.

Looking to Add a Line of Business to Your Sales? Join Genworth's Weekly Webinar.



Conducted the same day and time every week (Thursday at 2 pm ET), these live and interactive webinars are just what you need to gain a competitive edge. By investing less than an hour a week, you'll have access to this sharply focused sales education series along with several bonus sales tools. Register <u>here</u> or call our office for additional details. You can also visit Genworth's excellent <u>Index Institute</u> for more ideas and information.