



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: JUNE 2016

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### 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](#).



### BIG NEWS FROM LINCOLN

#### Lincoln Introduces the Newest Member in its Term Portfolio

Lincoln TermAccel Level Term has been designed for younger middle to mass affluent market clients ages 18-50 with face amounts from \$100k to \$500k for term periods of 15, 20 or 30 yrs. It is a fully underwritten offering that requires a streamlined paperless eTicket and electronic policy delivery process. Coupled with automated underwriting, this process eliminates APS's and substantially improves processing times. More [here](#).



### ACCELERATED UW FROM SBLI

#### LincXpress Lab-Free Underwriting Now Available

This new uw 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](#).



### COMPANION OF NY ANNOUNCEMENT

#### 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](#).

#### Companion of NY (Mutual of Omaha) Suspends Some Product Sales in NY

Citing the difficult New York regulatory environment for term products and products with secondary guarantees, Companion of New York has suspended sales of their Term Life Answers (TLA) and GUL, GUL Plus and GUL Survivor products in New York only. Applications for these products must be received in the home office no later than May 31, 2016. No exceptions will be made. For the full announcement, please click [here](#).



### METLIFE DISABILITY SALES

#### Suspension of Individual Disability Insurance (IDI)

MetLife is suspending IDI sales, effective September 1, 2016. This date will be the final date to submit business, with the final date to place business on October 31, 2016. This suspension affects the fully underwritten IDI line under U.S. Retail. The Group, Voluntary & Worksite Benefits business will continue to manufacture and sell Group Disability Insurance/Guaranteed Standard Issue business. FAQ's are available [here](#).