



**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 Admin**  
(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



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.



### IP Brokerage is Pleased to Introduce Pacific Life's New Promise Term Portfolio

We're excited to introduce this limited rollout, new to brokerage product from Pacific Life. This competitively priced product is available with a min face amt of \$50k and features 10, 15, 20, 25 and 30 year term lengths. Underwriting features very aggressive build charts and favorable guidelines for depression, sleep apnea, asthma and more. All this from one of the most trusted and recognizable names in the industry. Get a quote today.

### Life, uncomplicated. Introducing PruLife Essential UL.

Effective June 12, Prudential will be launching their newest product, PruLife Essential UL. With it, you can offer your clients the simple design they want with the contemporary benefits they need. It's a current assumption UL that features daily interest crediting, meaningful no-lapse guarantees to age 90 and beyond, steady cash value growth potential and the ability to help clients in the event of a chronic illness. Stay tuned for more info.

### Help Relieve Your Client's Policy Loan Burden

We're seeing more and more cases involving policies with outstanding loan balances. These loans, combined with higher mortality costs and high loan interest charges can subject these policies to unintended lapse. Allowing the policy to lapse can have unintended tax implications and repaying the loan out of pocket is often impossible. Another option is a 1035 with a mirrored loan — check out [this piece](#) from Pru to see how it works.

### Looking for Employee Benefit Solutions? We Can Help!

IP Brokerage has partnered with Reliance Standard to make employee benefits easier and more profitable to sell. In business for more than a century, Reliance Standard specializes in innovative and flexible employee benefits solutions including disability income, group term life and dental/vision insurance, a suite of voluntary (employee paid) coverage options, medical stop loss and limited benefit medical plans. Call for more info!

### Lincoln MoneyGuard® II is Now More Affordable for Younger Clients!

Lincoln has expanded their flexible premium options so you can offer your younger clients a policy that fits their financial plan. New flex pays give clients the ability to stretch their payment for up to 25 years at age 40. With guaranteed premiums, cash value, death benefit and long term care benefit, there's never been a better way to help your clients prepare for the future. Use [this guide](#) to help find prospects in your practice.

### Competitive Rates and Much More for People with Diabetes

A pioneer in underwriting diabetes, John Hancock continues to be a leader in offering competitive decisions to people living with type 2 diabetes. Now, with the John Hancock Vitality Program, your clients can save even more money on life insurance and get rewarded for the things they're already doing to manage their condition. [Take a look](#) at how affordable life insurance with the John Hancock Vitality Program can be for your clients.



**PRUDENTIAL  
ESSENTIAL UL**



**1035 EXCHANGES &  
MIRRORED LOANS**



**RELIANCE STANDARD**



**LTC PLANNING  
GETS BETTER**



**TYPE 2 DIABETES**

**BROKERAGE UPDATE:  
JUNE 2017**