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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: JUNE 2018



Could You Make a Good Thing Better? With OneAmerica You Can!

Think about your clients with existing annuities. Do they depend on all of their annuities for retirement income? If not, you could reposition a portion or all of an annuity into a different annuity that provides tax-free benefits to pay for long-term care (LTC). It’s as easy as moving their money from tax-deferred to tax-free for LTC – and who doesn’t like the sound of that?

- Repositioning an existing nonqualified annuity to Annuity Care is a simple 1035 exchange that avoids taxation on gains earned. We’ll take care of moving everything, even if clients exchange only a portion.
- Clients who might not qualify for other LTC protection may still receive Annuity Care protection, with higher issue ages than our WL products and no medical exams.
- Annuity Care provides tax-free LTC benefits with the option for lifetime payments and a guaranteed rate of return. It doesn’t get much easier than that.

Review your business today to determine if you can make a good thing better for your clients! Watch for our sales ideas all month or give us a call to discuss a case.



SMOOTH SAILING UNDERWRITING

Up to \$500k of Coverage, Ages 50-69, With No Medical Exams, Blood or Urine

With Pacific Life, it’s [simple, easy and transparent](#). A straightforward underwriting process with NO credit scores or “Black Box” scoring. We guarantee the client will not have the hassle of an additional insurance exam/lab if the client meets the clearly stated qualification requirements. To qualify, your client must have had a comprehensive physical and blood work with his or her PCP in the past 18 months. Call us for more details.



RAPID APP: QUOTE, SUBMIT DONE

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.](#)



PROTECTIVE INDEXED CHOICE UL

You Can’t Judge a Book By its Cover

This phrase makes good sense and reminds us that things are rarely as they appear. That’s true of books, wine labels, and even life insurance policies. Whether you are selling a term, IUL, or whole life, spreadsheet comparisons rarely identify the best solution for clients. [Take a look at Protective Indexed Choice UL](#). You will see how Protective design products to perform for policy holders rather than for the spreadsheet.