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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 2019



Don't Let Their Income Gap Become Your Income Gap

If 70% of your clients need to find an extra \$70,000 a year to cover expenses, would you be worried? That's what could happen when they face a retirement income gap, jeopardizing the income strategy you and your client worked hard to create.

The great retirement income gap happens when individuals' or couples' retirement income needs drastically change — unexpectedly — and their expenses suddenly exceed their budget. It's possible your clients will experience this if they have a chronic health condition or physical disability requiring long term care (LTC) services in retirement.

If your clients aren't prepared for this retirement income gap, they'll likely have to spend down their assets much quicker than planned. Have you thought about how this would affect your business?

OneAmerica Care Solutions products can help protect your clients from the great retirement income gap — and we have materials to educate them about their options. [View this short training video](#) to learn about the income gap and how you can help your clients.



40 YEAR TERM PROMOTION EXTENDED!

Legal & General America: Agent Sales Contest now from April 22 - July 10, 2019

LGA is the first carrier to offer up to 40 years of level term coverage and it can be a great option for clients who are looking for affordable, longer duration options. Now until July 10th, brokers can earn \$40 for each OPTerm 40 application submitted. Each submitted application will also earn 1 ticket to be entered into a drawing where 4 brokers will be randomly selected to win a \$1,000 bonus. Click [here](#) or call us for more details.



SMOOTH SAILING UNDERWRITING

Up to \$1m 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.



PRU FAST TRACK UNDERWRITING

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.