



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: MARCH 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](#).

➤ **GENWORTH NEWS**

Genworth to Exit Life and Annuity Business Effective March 7th

Effective March 7, 2016, the Genworth companies will no longer accept new applications for traditional life insurance and fixed annuity products. This will not affect renewal or first year commissions for in-force business; policy service and contractual provisions, such as conversion privileges, will remain unchanged as well. Genworth remains committed to the LTC market and plans to launch additional products this year. More [here](#).

➤ **MUTUAL OF OMAHA LAUNCHES IUL**

Life Full Throttle: Income Advantage Indexed Universal Life Insurance

Available March 1st in all states except NY, this accumulation and income disbursement focused product features four different crediting options, a built-in Accelerated Death Benefit for terminal and chronic illness, the Guaranteed Refund Option in the event the market doesn't perform and Lapse Guard Protection to ensure the policy won't lapse once an income distribution begins. Download the [flyer](#) and consumer approved [brochure](#).

➤ **PRUDENTIAL PRODUCT LAUNCH**

Check out the new PruLife Survivorship Index UL

PruLife Survivorship Index UL (SIUL) is now available! SIUL is the newest addition to Prudential's robust product portfolio—a competitive second-to-die product designed to help you meet the diverse legacy and estate planning needs of your affluent clients. SIUL can be a cost-effective alternative to Survivorship GUL and it also offers competitive premium solves. To see how this product can help your clients, call us or click [here](#).

➤ **LINCOLN GUL RATE DECREASE**

New Lower Rates Now Available from Lincoln

Effective in February, Lincoln's GUL has been repriced to be even more competitive in the age 50-60 band. It also remains a very solid competitor in the age 65+ market. And don't forget, Lincoln's industry leading underwriting has a true "Table Reduction Plan" for insurance up to age 70 and \$10 million of death benefit. The Lincoln Table Reduction Plan can shave from table 3 to a standard rate. For more info, please click [here](#).

➤ **WHEN IS ZERO GREATER THAN FIVE?**

Selling Value with Protective Indexed Choice UL

Clients seeking death benefit protection and growth potential may want more than a standard UL policy can offer. Why not offer a policy with indexed upside potential, downside protection and flexible features for custom coverage? [See how](#) Protective's Indexed Choice UL offers more cash value and longer protection guarantees, even when the competition uses a 5% illustration rate compared to a Protective policy illustrated at 0%.