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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: MARCH 2017

➤ RELIANCE STANDARD

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!

➤ ACCELERATED UW PROGRAMS EXPAND

New Programs Announced and There Are More to Come!

By now you should be familiar with the accelerated underwriting programs from SBLI, Lincoln and Banner. We're pleased to announce two new programs. [WriteFit](#), from Minnesota Life, is available for face amounts up to \$1m and issue ages up to 54. [Fast Lane](#) UW from Global Atlantic is available for term and UL products with face amounts up to \$1m. Also coming in the near future are programs from Prudential and Protective.

➤ LEGAL AND GENERAL RATE REDUCTION

Term Rates Just Got Sweeter!

LGA's new term pricing is back at #1 with decreases across all ages, genders, bands and classes. Banner is #1 78% of the time and William Penn is #1 84% of the time for ALL ages, ALL classes and ALL durations. To sweeten the deal, LGA's digital solutions save you time and money making selling term easy as pie. For more information on LGA's term rates and their all new agent and consumer marketing kits, visit their [TERM MICROSITE](#).

➤ REMINDER: PRU PRODUCT CHANGES

Term Essential and UL Protector Changes

Term Essential pricing will be decreasing in most cells (there will be targeted increases, mostly for smokers) and monthly modal factors will be reduced effective February 27th. Additional details and transition rules can be found [here](#). UL Protector changes will be made effective March 6th. Expect to see level pay increases of approximately 4-10%, single pay increases up to 20%, and increased CTP. Details and transition rules [here](#).

➤ ACCELERATED UW FROM SBLI

\$500k Term Case? Write SBLI!

Accelerated underwriting from SBLI offers an expedited process that is simple, convenient, and fast for you and your clients. All level term cases with a face amt of \$500k or less, ages 18 to 60, and all preferred, standard, and substandard classes are eligible. This convenience is something you can depend on, ensuring your integrity isn't compromised and your clients will experience a hassle-free life insurance process. Details [here](#).

➤ OPTERM 25 EXCHANGE

Last Month For The OPTerm 25 Exchange Program!

The OPTerm 25 Exchange Program has been extended until March 31, 2017. This program allows customers who purchased OPTerm 10, 15, or 20 within the past four years to trade up to an OPTerm 25 plan at his or her current attained age with no underwriting. The OPTerm 25 replacement policy will be a new issue, with a full 25 years of coverage, not adjusted by the duration the original policy was held. More info available [here](#).