



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: MAY 2015

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

Crystal Boyle, Policy Administration
(800) 605-8988 x109
(215) 207-9439
CBoyle@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
Twitter: @IPBrokerage



IT'S DISABILITY INSURANCE AWARENESS MONTH!

DIAM is back! Check Out Some of our Available Resources.

Disability insurance is the most overlooked of the major types of insurance, but certainly one of the most important: 1 in 4 of today's 20-year-olds will suffer a disability at some point in their career. That means if you aren't talking to all of your clients about protecting their ability to earn an income with disability insurance, you'll be leaving a lot of them in financial jeopardy. Here are some of the resources that can help:

- ◆ People were 94% more likely to consider buying disability insurance after seeing a Real Life Story video featuring DI than those who did not, according to an independent survey. Check them out [here](#).
- ◆ The CDA has a number of [great infographics](#) for use in presentations, promotions and social media.
- ◆ MetLife helps you take a sale from start to finish with the [DI Core Stories Selling System](#). The microsite contains simple, client-focused concepts and a complete suite of tools & material for every step of the sales process. It's a great tool for sales to individuals and business owners.



ENHANCED RATE PLUS PROGRAM

The Opportunity for a Better Offer, Faster with MetLife Enhanced Rate Plus

MetLife's new Enhanced Rate Plus underwriting program offers qualifying Promise Whole Life Select 10 applicants the opportunity to move from standard to the best possible rating class and receive an underwriting decision within one week, with no paramed exams or lab work required. Just fill out the Express Order Ticket and let MetLife conduct a phone interview with your client. More details available [here](#).



POLICY REVIEWS

Life Never Stands Still. That's Why It's So Important to Conduct Regular Policy Reviews.

Use Lincoln's new "Policy Check-Up" materials to conduct policy reviews for your clients. Given current interest rates, this service is especially vital for clients with interest sensitive whole life and universal life policies. The materials, available [here](#) or by calling our office, include approach letters, insurance risk analyzers, estate planning questionnaires, and more. It's a great way to reconnect with clients or prospect for new leads.



PRUDENTIAL UNDERWRITING ENHANCEMENTS

Good News for Table A and B Rated Applications

The Prudential Rate Reduction program has been fully implemented. This program, in partnership with reinsurance, allows certain Table A and B rated applications to be moved to Standard, without the need for the producer to request submission through the program. Please note the program is only available for certain ratable impairments where underwriting experience allows for an improved offer. Additional info [here](#).



INDEX UL 101

Looking to Add a Line of Business to Your Sales? Join Genworth's Weekly Webinar.

Conducted the same day and time every week (Thursday at 2 pm ET), these live and interactive webinars are just what you need to gain a competitive edge. By investing less than an hour a week, you'll have access to this sharply focused sales education series along with several bonus sales tools. Register [here](#) or call our office for additional details. You can also visit Genworth's excellent [Index Institute](#) for more ideas and information.