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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: MAY 2017

➤ 1035 EXCHANGES & MIRRORED LOANS

Help Relieve Your Client's Policy Loan Burden

We're seeing more and more cases involving policies with outstanding loan balances. These loans, combined with higher mortality costs and high loan interest charges can subject these policies to unintended lapse. Allowing the policy to lapse can have unintended tax implications and repaying the loan out of pocket is often impossible. Another option is a 1035 with a mirrored loan — check out [this piece](#) from Pru to see how it works.

➤ TYPE 2 DIABETES

Competitive Rates and Much More for People with Diabetes

A pioneer in underwriting diabetes, John Hancock continues to be a leader in offering competitive decisions to people living with type 2 diabetes. Now, with the John Hancock Vitality Program, your clients can save even more money on life insurance and get rewarded for the things they're already doing to manage their condition. [Take a look](#) at how affordable life insurance with the John Hancock Vitality Program can be for your clients.

➤ TRANSAMERICA RATE INCREASE

Trendsetter Super and Trendsetter LB Rate to Increase

Effective May 6, 2017, rates will increase in approved states. Paper applications must be signed by May 5 and received by the Home Office in good order with all outstanding requirements by 4:00 p.m. ET on May 17 in order to qualify for the 2016 rates. All paper applications signed May 6 and later will receive the new rates. Policies issued with the 2016 rates will have a 30 day delivery window. Additional details can be found [here](#).

➤ 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!

➤ LTC PLANNING GETS BETTER

Lincoln MoneyGuard® II is Now More Affordable for Younger Clients!

Lincoln has expanded their flexible premium options so you can offer your younger clients a policy that fits their financial plan. New flex pays give clients the ability to stretch their payment for up to 25 years at age 40. With guaranteed premiums, cash value, death benefit and long term care benefit, there's never been a better way to help your clients prepare for the future. Use [this guide](#) to help find prospects in your practice.

➤ 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, JH, 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.