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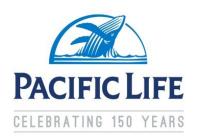






IP Brokerage provides risk management **SOLUTIONS**, marketing and administrative **SUPPORT**, top **COMPENSATION** and unparalleled **SERVICE** to leading insurance and financial professionals across the country. We offer the industry's most competitive Life, Disability, and Long Term Care insurance products as well as a full suite of Fixed, Index and Income Annuities.

BROKERAGE UPDATE: MAY 2018



Bam! You Just Got A New Go-To Carrier

Haven't tried writing Pacific Life? Here are just a few of the reasons to consider them for your next term case:

- RapidApp e-Ticket Submission: Quote and Submit a Drop Ticket in Minutes
- Excellent Underwriting Capabilities with Industry Best Preferred Build Guidelines
- Promise Conversion UL with Enhanced Commission for Early Conversions
- Smooth Sailing Underwriting for Insureds 50-69 and up to \$500k of Coverage
- Second Look Underwriting for Previously Declined, Rated or Incomplete Cases
- More Competitive Substandard Pricing 20% per Table



New Consumer Facing Website to Help Raise Disability Insurance Awareness

<u>RealityCheckup.org</u> is a new consumer website that educates working adults and employers about the need for disability insurance. The website explains the risk of missing work due to illness, injury, or pregnancy in easy-to-read language and compelling visuals. It clearly describes what disability insurance is, how it works, and how to get it. You can also download the <u>media kit</u> that explains the campaign. Visit the site today.



Help Your Business Clients Ensure They Are Prepared for the Unexpected

Many small business owners realize that the success of the business begins and ends with them. How would they keep their businesses running while they recover from a serious health diagnosis? Life insurance with the Critical Illness Benefit rider from John Hancock can help by providing a lump-sum, income tax-free payment that's separate from - and in addition to - their life insurance benefit. More information available here.



It's All About Spending Less Time On Paperwork and More Time Selling!

It's as easy as 1, 2, 3. Step 1: Have a 5 minute interview with your client to gather the info needed to run the quote and create the drop ticket. Step 2: A specially trained call center contacts your client to complete the application over the phone. They set up the paramedical exam (if necessary) during the 20-minute call. Step 3: You sit back and wait for the policy to be issued and your commission to be processed! It's that easy.



You Can't Judge a Book By its Cover

This phrase makes good sense and reminds us that things are rarely as they appear. That's true of books, wine labels, and even life insurance policies. Whether you are selling a term, IUL, or whole life, spreadsheet comparisons rarely identify the best solution for clients. <u>Take a look at Protective Indexed Choice UL</u>. You will see how Protective design products to perform for policy holders rather than for the spreadsheet.