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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 2019

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

Disability insurance protects your client's most important asset — their income — but it's often overlooked during insurance conversations. Did you know that 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.

### ➔ IT'S DISABILITY INSURANCE AWARENESS MONTH!

- ◆ 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](#).
- ◆ Who needs disability insurance? Check out the CDA's great site, [www.RealityCheckup.org](http://www.RealityCheckup.org) for consumer approved material and statistics about the importance of disability insurance.
- ◆ Principal has a number of good resources on their [site](#) as well. Use these marketing materials to get consumers talking about disability insurance. It can help you increase your sales while helping clients protect their financial foundation.

### ➔ 40 DAYS OF 40 YEAR TERM

### Legal & General America: Agent Sales Contest from April 22 - May 31, 2019

LGA is the first carrier to offer up to 40 years of level term coverage and it can be a great option for clients who are looking for affordable, longer duration options. Now through the end of May, brokers can earn \$40 for each OPTerm 40 application submitted. Each submitted application will also earn 1 ticket to be entered into a drawing where 4 brokers will be randomly selected to win a \$1,000 bonus. Call us for more details.

### ➔ PRU FAST TRACK UNDERWRITING

### Accelerated Underwriting from Prudential is Now Available!

Prudential's PruFast Track program is finally here. PruFast Track simplifies the uw process by leveraging Predictive Modeling and is available for most single life products from ages 18 – 60 and face amounts up to \$1,000,000. Clients who qualify for the top three uw classes are generally eligible for an accelerated underwriting decision (no exam and/or lab test) within days. Call or click [here](#) for more details.

### ➔ RAPID APP: QUOTE, SUBMIT, DONE

### 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: Sit back and wait for the policy to be issued and commission to be processed! [It's that easy.](#)

### ➔ UNDERWRITING PRO CREDITS FROM PROTECTIVE

### Pro Credit Standard-to-Preferred Underwriting Program

Protective Life's Pro Credit Standard-to-Preferred Underwriting Program can improve an underwriting decision by one class (Standard to Preferred) for qualified applicants. If one adverse finding is discovered (for blood pressure, build, cholesterol, cholesterol/HDL ratio or family history) and the other four remain excellent, underwriters will upgrade the rate class from Standard to Preferred. See the [flyer](#) for more details.