



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

Bernie Malone, Policy Admin
(800) 605-8988 x109
(215) 207-9439
BMalone@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



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: NOVEMBER 2016

➤ **IPBROKERAGE.COM**

Our New and Improved Website is Here! NOW WITH LIVE CHAT!

If you haven't done so already, check out the newly redesigned www.IPBrokerage.com. All of the basic features are still there, such as term quotes, forms, and product info, but we've also added lots of IP Brokerage exclusive material, from underwriting and quick reference guides to blog posts and carrier news. Our current MYGA spreadsheet and a link to [RapidApp](#) are available as well. Check it out today at IPBrokerage.com.

➤ **LONG TERM CARE AWARENESS MONTH**

There's No Better Time to Address the Myths Surrounding the Need for LTCI

Did you know that according to the U.S. Dept of Health and Human Services, 70% of people who reach age 65 will need LTC services at some point in their lives? Yet the majority of Americans are not confident in their ability to pay for these services? We have the resources to help you bridge the LTC coverage gap, dispel the myths surrounding LTCI and provide your clients with the correct coverage. Some resources available [here](#).

➤ **PRUDENTIAL UL RESTRICTIONS**

New Face Amount Restrictions for UL Protector and SUL Protector

REMINDER: On October 24th, Prudential implemented new face amount restrictions for their GUL products (UL Protector and SUL Protector). UL Protector is now capped at \$5m (combined face amount per insured) and SUL Protector is capped at \$10 million (combined face amount per insured). Applications for amounts greater than these limits had to be submitted no later than Friday, October 28, 2016. More details [here](#).

➤ **GENWORTH ACQUISITION**

China Oceanwide to Acquire Genworth

If you haven't seen the news, Genworth has agreed to be acquired by China Oceanwide for \$5.43/share in cash. According to Genworth, there will be no change for existing policyholders as a result of this announcement, day-to-day operations will not change, senior management will remain in place, and China Oceanwide will provide financial support to help Genworth strengthen their LTC and MI business. Full press release [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](#).

➤ **CLASS MATCH IS BACK!**

Get Your Clients the Permanent Coverage They Need With Limited Underwriting

Offering additional coverage with limited underwriting, Class Match may be able to issue a new policy matching a client's inforce policy's uw class and face amount, up to \$1.5 million. MetLife Class Match issues the policy within days without lab work or paramed. Hurry, this program is only available until December 31st, 2016. For all the details regarding restrictions, eligibility and qualification, please see the [Program Guide](#).