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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:  
NOVEMBER 2018**

## **NOVEMBER IS LONG TERM CARE AWARENESS MONTH**

70% of people over 65 will need long term care at some point in their lives.  
How will you help protect them against this risk?

### **TRADITIONAL LONG TERM CARE**

Robust coverage for qualified long term care expenses

Partnership qualified plans available in approved states

Shared care available for qualifying applicants

Typically the lowest initial annual cost

Full underwriting required

Premiums not guaranteed

### **ANNUITY with LTC BENEFITS**

Fixed, Indexed and Immediate options

Can qualify for Pension Protection Act advantages

Potential for tax advantaged withdrawals

Often the most lenient underwriting guidelines

Ability to leverage purchase payment depending on product and health

### **LIFE with LONG TERM CARE RIDER**

Available with indemnity and reimbursement options

If indemnity, no restriction on how money is used

Lifetime LTC benefits available on some plans

Guaranteed premiums help reduce uncertainty

Death benefit payable if LTC benefits are not used

### **HYBRID LIFE and LONG TERM CARE**

Streamlined or simplified underwriting

Lifetime LTC benefits on some plans

Full return of premium

Single pay and flexible payment options

Inflation protection options

Joint plans available

**WE HAVE YOU COVERED!**

**VISIT [WWW.IPBROKERAGE.COM](http://WWW.IPBROKERAGE.COM)  
OR CALL 800.605.8988**