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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 2019**

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

Guaranteed premiums help reduce uncertainty

Death benefit payable if LTC benefits are not used

Available on GUL, Current Assumption UL, Index UL and Whole Life policies

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
OR CALL 800.605.8988**