



IP Brokerage is a full service insurance brokerage providing risk management solutions and marketing and administrative support to insurance producers and financial professionals. We offer a complete line of the insurance industry's most competitive life, long term care, fixed annuity and disability products.

## BROKERAGE UPDATE: OCTOBER 2016

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#### ➤ IPBROKERAGE.COM

#### Our New and Improved Website is Here!

If you haven't done so already, check out the newly redesigned [www.IPBrokerage.com](http://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](http://IPBrokerage.com).

#### ➤ NORTH AMERICAN GUL RATE INCREASE

#### Important Reminder: Rate Increase Effective October 8th

On October 8th, North American will increase rates on their Custom Guarantee UL and Guarantee Builder IUL products by an expected 5-12%. To get current rates, **applications must be dated no later than October 7th and received in home office on or before October 21st**. Call now for a quote and lock in this pricing before it's gone. Their short pay and 1035 scenarios are ultra competitive — act now before it's too late. More [here](#).

#### ➤ PRUDENTIAL RIDER ENHANCEMENT

#### Effective September 26th a New 4% Monthly Benefit Will Be Available with the BAR

The BenefitAccess Rider is an accelerated death benefit rider available on Prudential's permanent life insurance products. It allows the policyowner to accelerate the policy's death benefit if the insured becomes chronically or terminally ill and meets the terms of the rider. It now comes with the added flexibility of two monthly benefit options: 2% or 4%. Everything else you know about BAR is the same! Check out the rider guide [here](#).

#### ➤ PROTECTIVE RATE DECREASE

#### Protective's Great Rates Just Got Better

Protective Custom Choice UL is now even more competitive with a 1.5% premium decrease in level death benefit periods of 15, 20, 25 and 30 years for non-smoker risk classes. It's available on RapidApp, so quoting and submission couldn't be easier. And don't forget about the added value Protective Custom Choice UL offers clients, like mortgage protection for less than the typical term policy. Check out the sales idea [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](#).