



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: SEPTEMBER 2016

### 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 MYGA spreadsheet and a link to RapidApp (see below) are available as well. Check it out today at [IPBrokerage.com](http://IPBrokerage.com).

### What Are You Looking For In A Term Company?

Whatever you need from a term company, Legal and General America is sure to have it. Here are just some of their highlights: a stellar COMDEX rating of 94; the industry's best digital platforms, including AppAssist, Check21, and Quotes Done Right; the GET MORE upsell program; table rated cases priced on Standard Plus rates, and the most competitive term rates in the industry. Need more? Call us to learn what else LGA offers.

### 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](#).

### \$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](#).

### 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](#).

### Important — New Term Conversion Guidelines Announced

Please note that term policies with effective dates on or after September 12, 2016, will only be able to convert to the full UL portfolio through policy year seven. After year seven, only designated conversion products will be available. Term policies with effective dates prior to September 12, 2016 will still be able to convert to all permanent products, although some compensation guidelines have changed. Summary of all changes [here](#).

### ➤ IPBROKERAGE.COM

### ➤ LEGAL AND GENERAL AMERICA

### ➤ PRUDENTIAL RIDER ENHANCEMENT

### ➤ ACCELERATED UW FROM SBLI

### ➤ CLASS MATCH IS BACK!

### ➤ LINCOLN TERM CONVERSIONS

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