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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: SEPTEMBER 2019



September is Life Insurance Awareness Month!

LIAM is an industry-wide campaign aimed at educating Americans about life insurance and helping them get the coverage they need. This is a perfect opportunity for you to contact your clients and prospects, learn their story, and help them understand the importance of life insurance. Did you know that 80% of consumers believe term life is far more expensive than it really is? It's time to show your clients how inexpensive coverage can be. And yes, [Brooke Shields](#) is here to help.

Here are some resources to make your outreach efforts a little easier:

- Life Happens, LIAM's sponsor, has videos, flyers and social media graphics [here](#).
- AIG has an excellent [microsite](#) with consumer approved pieces, graphics, videos and more.
- LIMRA has several [resources](#), including relevant life insurance facts and tidbits.
- Securian Financial has a number of customizable and shareable sales ideas [here](#).



PRUDENTIAL NOW AVAILABLE ON RAPID APP!

Drop Ticket and Accelerated Underwriting from Prudential is here!

You can now submit Prudential drop tickets on RapidApp! And their new PruFast Track program is available too. It is available for most single life products from ages 18 – 60 and face amounts up to \$1,000,000. Clients who qualify for the top three uw classes are generally eligible for an accelerated underwriting decision (no exam and/or lab test) within days. Call or click [here](#) for more details.



UNDERWRITING PRO CREDITS FROM PROTECTIVE

Pro Credit Standard-to-Preferred Underwriting Program

Protective Life's Pro Credit Standard-to-Preferred Underwriting Program can improve an underwriting decision by one class (Standard to Preferred) for qualified applicants. If one adverse finding is discovered (for blood pressure, build, cholesterol, cholesterol/HDL ratio or family history) and the other four remain excellent, underwriters will upgrade the rate class from Standard to Preferred. See the [flyer](#) for more details.



LINCOLN PRODUCT CHANGES

Important Changes with Regards to 2017 CSO and PBR Compliance

Lincoln recently announced a number of upcoming product changes. These include new pricing for Lincoln LifeElements term and Lincoln TermAccel level term, a new Conversion UL, and updated pricing and features for the Lincoln LifeGuarantee UL. Two products, LifeElements with CPE and LifeReserve, will be withdrawn next month. For a complete rundown of the changes and important transition rules, please click [here](#).



SELLWHATMATTERS.COM

Tools To Help You Grow Your Life Insurance Business

New from Protective, this site (<https://www.sellwhatmatters.com/>) can help you start the life insurance conversation with customizable materials that you can share in just a few clicks. Protective has a diverse product portfolio, featuring short term solutions that won't break the bank as well as permanent products that offer premium flexibility, cash value growth and chronic illness protection. Check it out today.