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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	ANNUITY with LTC BENEFITS	LIFE with LONG TERM CARE RIDER	HYBRID LIFE and LONG TERM CARE
Robust coverage for qualified long term care expenses	Fixed, Indexed and Immediate options	Available with indemnity and reimbursement options	Streamlined or simplified underwriting
Partnership qualified plans available in approved states	Can qualify for Pension Protection Act advantages	If indemnity, no restriction on how money is used	Lifetime LTC benefits on some plans
Shared care available for qualifying applicants	Potential for tax advantaged withdrawals	Lifetime LTC benefits available on some plans	Full return of premium
Typically the lowest initial annual cost	Often the most lenient underwriting guidelines	Guaranteed premiums help reduce uncertainty	Single pay and flexible payment options
Full underwriting required	Ability to leverage purchase payment depending on product and health	Death benefit payable if LTC benefits are not used	Inflation protection options
Premiums not guaranteed			Joint plans available

WE HAVE YOU COVERED!

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