



PIPAC™

Health & Life Insurance Brokerage



www.pipac.com

1304 Technology Parkway, Ste 200 | Cedar Falls, IA | 50613
866.452.3670 | 319.268.7300

TABLE OF CONTENTS

Life Insurance

Whole Life	3
Index Universal Life	4
Guaranteed Universal Life.....	5
Survivorship Universal Life.....	6
Return of Premium (ROP)	6
Term	7
Voluntary Life	8

Annuities

Multi-Year Guarantee.....	9
Deferred	10
Fixed Indexed/Lifetime Income Riders.....	10
Fixed Indexed/Accumulation	11

Linked Benefits

Linked Benefits-with LTC.....	12
-------------------------------	----

Sales Strategies

Annuity.....	13
Life	14

Meet PIPAC LIFE

Meet the Staff.....	15
---------------------	----

LIFE INSURANCE

WHOLE LIFE

CINCINNATI

PRODUCT: LifeHorizons Whole Life

HIGHLIGHTS:

- Non participating
- Critical Illness Rider available
- Best for final expense and young children
- Level pay, single pay, 10 pay and pay to age 65 options

Issue Ages:

0-85

Minimum Face Amount:

\$10,000

GERBER

PRODUCT: Guaranteed Issue Whole Life

HIGHLIGHTS:

- Guaranteed issue
- NO HEALTH QUESTIONS
- \$25,000 maximum benefit (\$15,000 in SD)
- Fast application or electronic application available
- Great for final expense or tough underwriting cases

Issue Ages:

50-80

Minimum Face Amount:

\$5,000

TRANSAMERICA

PRODUCT: Solutions Final Expense

HIGHLIGHTS:

- Simplified issue final expense
- Lifetime and 10 pay options
- Graded death benefit for non-qualifying health
- 3 day policy issue

Issue Ages:

0-85

Minimum Face Amount:

\$1,000-\$50,000
(Age Determined)

UNITED LIFE

PRODUCT: Whole Life

HIGHLIGHTS:

- Level pay, 5, 10, 20 and single pay
- Qualified care rider available
- Simplified underwriting on cases through 100k

Issue Ages:

0-90

Minimum Face Amount:

\$5,000

LIFE INSURANCE

INDEX UNIVERSAL LIFE

MINNESOTA LIFE

PRODUCT: Orion

HIGHLIGHTS:

- Death benefit payout options
- Simplified issue up to \$1 million death benefit
- Great for cash accumulation/ college funding plans/ supplemental retirement plans
- Great index options for cash value growth

Issue Ages:

0-80

Minimum Face Amount:

\$50,000

MINNESOTA LIFE

PRODUCT: Eclipse Protector

HIGHLIGHTS:

- Performance death benefit guarantee rider
- Can use cash value to pay up policy early
- LTCI Rider
- Premium deposit account

Issue Ages:

0-85

Minimum Face Amount:

\$100,000

NORTH AMERICAN

PRODUCT: Builder IUL

HIGHLIGHTS:

- Builds cash value long-term
- Great for supplement retirement planning, college funding, and executive bonus
- Terminal, chronic, & critical illness benefit included

Issue Ages:

0-75

Minimum Face Amount:

\$25,000

Quote Today!

PIPAC LIFE makes quoting EASY! Contact our Sales Team at sales@pipaclife.com or 866-452-3670 today to get your quote!

You can run your own Term or GUL quotes online at www.pipac.com. Access quoting by going to the left column of our PIPAC LIFE home page and click on "RUN A QUOTE NOW!".

LIFE INSURANCE

GUARANTEED UNIVERSAL LIFE

CINCINNATI LIFE

PRODUCT: LifeSetter Flex UL

HIGHLIGHTS:

- Single, limited or level pay options
- Dial-a-Guarantee death benefit
- Unlimited catch-up periods
- Premiums that are payable to age 100, with coverage continuing to age 121

Issue Ages:

18-75

Minimum Face Amount:

\$50,000

NORTH AMERICAN

PRODUCT: Custom Guarantee

HIGHLIGHTS:

- Good with 1035 exchanges
- Great GUL for children policies
- Living Benefits available

Issue Ages:

0-59, 60-85

Minimum Face Amount:

\$50,000, \$25,000

AMERICAN NATIONAL

PRODUCT: Signature Guaranteed

HIGHLIGHTS:

- Single, limited level pay
- Guaranteed death benefit
- Top choice on lower face amount
- Competitive pricing

Issue Ages:

0-85

Minimum Face Amount:

\$25,000

“If a child, a spouse, a life partner, or a parent depends on you and your income, you need life insurance.”~Suze Orman

LIFE INSURANCE

SURVIVORSHIP UNIVERSAL LIFE

LINCOLN FINANCIAL

PRODUCT: LifeGuarantee SUL

HIGHLIGHTS:

- Competitive premiums; good underwriting
- Coverage protection guarantee

Issue Ages: 20-85

Minimum Face Amount:
\$100,000

RETURN OF PREMIUM TERM (ROP)

CINCINNATI

PRODUCT: Termsetter ROP

HIGHLIGHTS:

- Guaranteed death benefit
- Quick underwriting turnaround
- Base premiums are returned at the end of the guaranteed term period
- Cigar smokers, chewers and pipe smokers may receive non-smoker rates

Issue Ages:

18-60

Minimum Face Amount:
\$25,000

PRUDENTIAL

PRODUCT: Return of Premium Term

HIGHLIGHTS:

- Guarantee periods- 15, 20, 30
- Convertible to age 65

Issue Ages:

18-65

Minimum Face Amount:
\$100,000



One contract for all carriers!

SureLC is a universal contracting system that many of our carriers accept. With SureLC, you will only be required to complete your contracting once.

With PIPAC LIFE's dedicated licensing department, you will get contracted **quickly and easily**.

Please contact Jenny Anderson directly at 319.268.7121 or 866.452.3670 or jenny@pipac.com with any contracting questions.

LIFE INSURANCE TERM

CINCINNATI

PRODUCT: Termsetter

HIGHLIGHTS:

- Actual age rating
- Cigar smokers, chewers and pipe smokers may receive non-smoker rates
- Extremely competitive at lower face amounts
- Term lengths from 10-30 years

Issue Ages:

0-75

Minimum Face Amount:

\$25,000

LINCOLN

PRODUCT: Life Elements

HIGHLIGHTS:

- Competitive at higher face amounts
- Convertible to age 70
- Term lengths from 10-30 years

Issue Ages:

18-80

Minimum Face Amount:

\$250,000

SAGICOR

PRODUCT: Sage Term (Simplified Issue)

HIGHLIGHTS:

- Non-medical up to \$500,000
- Underwriting decision in 1^{1/2}-2 minutes
- 5 risk classes
- Fast issue

Issue Ages:

18-75

Minimum Face Amount:

\$50,000-\$500,000

NORTH AMERICAN

PRODUCT: ADDvantage Term

HIGHLIGHTS:

- Built in living benefits
- Conversion privilege to 74
- Term lengths 10-30 years

Issue Ages:

18-70

Minimum Face Amount:

\$700,000

TRANSAMERICA

PRODUCT: Trendsetter LB

HIGHLIGHTS:

- Living benefits
- Allows access to a percentage of the death benefit in the event of a chronic, critical or terminal illness
- Non-medical available up to \$250,000

Issue Ages:

18-80

Minimum Face Amount:

\$25,000

LIFE INSURANCE

VOLUNTARY LIFE

CINCINNATI LIFE

Worksite Term 10

Issue Ages:
18-70
Minimum Face Amount:
\$10,000-\$100,000

Worksite Term 20

Issue Ages:
18-60
Minimum Face Amount:
\$25,000-\$100,000

Worksite Term 20 ROP

Issue Ages:
18-46
Minimum Face Amount:
\$25,000-\$100,000

Worksite Whole Life Pay to 100

Issue Ages:
0-70
Minimum Face Amount:
\$5,000-\$100,000

Worksite Whole Life Paid up at 65

Issue Ages:
0-55
Minimum Face Amount:
\$5,000-\$100,000

PRODUCT HIGHLIGHTS:

- Employee Payroll Deduction Voluntary Benefit program
- Term, Return of Premium Term, Whole Life
- 100% Portability (Employee Owned) Policy
- Guarantee Issue on 15+ eligible employees

GUARANTEED ISSUE with 15+ Eligible Employees*

GUARANTEED ISSUE GUIDELINES			
EMPLOYEE			
Age	Min Face Amt.	Max Face Amt.	
18-50	\$10,000	\$100,000	
51-60	\$15,000	\$75,000	
61-70	\$25,000	\$25,000	
SPOUSE**			
Age	Min Face Amt.	Max Face Amt.	
18-60	\$15,000 - Whole Life	0-25	\$10,000 - Whole Life
18-60	\$15,000 - Whole Life, Term, ROP		(Employee must purchase term)

*Eligible Employees: Employees that work 20hrs/week (includes Full-time & Part-time)
**Age 18-21 - Must be full-time student, unmarried, and not in the military
***Eligible Spouse: In order for Spouse to qualify for GI - Spouse must be working 20hrs outside the home

- Simplified Issue on Groups less than 15

SIMPLIFIED ISSUE

SIMPLIFIED ISSUE GUIDELINES	
-Group size is under 15 eligible employees*-	
-Face Amounts are over the Guaranteed Issue Amounts-	
-Total Face Amounts are over \$100,000-	
(Maximum of \$100,000 Term + \$100,000 Permanent)	

*Eligible Employees: Employees that work 20hrs/week (includes Full-time & Part-time)

- No Exam
- No Participation Requirements

ANNUITIES DEFERRED

CINCINNATI

PRODUCT: SPDA

HIGHLIGHTS:

- Single Premium Deferred Annuity
- 1 year rate guarantee
- 100% guaranteed return of principal
- No risk
- Safe
- Liquid

Issue Ages:

0-80

Minimum Face Amount:

\$5,000

CINCINNATI

PRODUCT: FPDA

HIGHLIGHTS:

- Flexible Premium Deferred Annuity
- 1 year rate guarantee
- 100% guaranteed return of principal
- No risk
- Safe
- Liquid

Issue Ages:

0-80

Minimum Face Amount:

\$1,000*

*1,000 Initial, \$25/month thereafter

UNITED LIFE

PRODUCT: SPDA

HIGHLIGHTS:

- Single Premium Deferred (SPDA) for 4, 5, 6 yrs
- After 30 days, interest only withdrawal
- Waiver of surrender charges if confined to nursing home or deemed terminally ill

Issue Ages:

0-100

Minimum Face Amount:

\$5,000



Competitive Intelligence Year Data Feed Administration

Dashboard CMC MVA Fluid Index SMA All Products Insurances

State Premium Age Rating MGA ROP Flexible Company Rate GTD Commission

State Premium MGA Age Rating MGA ROP Flexible Company Rate GTD Commission

Years Rate GTD LF GFD Yield to Surrender

Carrier / Product Name Years Rate GTD GFD Yield Surrender

Carrier / Product Name	Years Rate GTD	GFD	Yield to Surrender	Rate GTD	Commission
GENERAL SECURITY LIFE INSURANCE COMPANY Personal Choice Annuity 10 min	10 yrs			4.20	
GENERAL SECURITY LIFE INSURANCE COMPANY Personal Choice Annuity 10 min	10 yrs			4.10	
GENERAL SECURITY LIFE INSURANCE COMPANY Personal Choice Annuity 10 min	10 yrs			3.85	
GENERAL SECURITY LIFE INSURANCE COMPANY Personal Choice Annuity 10 min	10 yrs			3.70	
GENERAL SECURITY LIFE INSURANCE COMPANY Personal Choice Annuity 10 min	10 yrs			3.60	
GENERAL SECURITY LIFE INSURANCE COMPANY Personal Choice Annuity 10 min	10 yrs			3.50	
GENERAL SECURITY LIFE INSURANCE COMPANY Personal Choice Annuity 10 min	10 yrs			3.35	
GENERAL SECURITY LIFE INSURANCE COMPANY Personal Choice Annuity 10 min	10 yrs			3.20	

ANNUITY RATE WATCH

Use Annuity Rate Watch to get the most up to date rates!

ANNUITIES

MULTI-YEAR GUARANTEE

EQUITRUST

PRODUCT: Certainty Select

HIGHLIGHTS:

- Multi-Year Guarantee (MYGA) for 3,5,6,8,10 yrs
- After year one 10% free withdrawal

Issue Ages:
0-90

Minimum Face Amount:
\$10,000

NORTH AMERICAN

PRODUCT: Guarantee Choice

HIGHLIGHTS:

- Multi-Year Guarantee (MYGA) for 3, 5, 7, 10 yrs
- After 30 days interest only free withdrawal

Issue Ages:
0-90

Minimum Face Amount:
\$10,000 NQ / \$2,000 Q

FIXED INDEXED/LIFETIME INCOME RIDERS

FIDELITY & GUARANTEE

PRODUCT: Safe Income Plus

HIGHLIGHTS:

- Lifetime Income Rider
- 8% premium bonus
- 7.5% roll up rate 10 yrs
- Enhanced payout for LTC

Issue Ages:
0-80

Minimum Face Amount:
\$10,000

AMERICAN EQUITY

PRODUCT: Retirement Gold

HIGHLIGHTS:

- Lifetime Income Benefit rider
- 8% premium bonus
- 3 income rider options
- Enhanced payout for LTC
- Uncapped indexed strategies

Issue Ages:
18-78

Minimum Face Amount:
\$5,000

ANNUITIES

FIXED INDEXED/ACCUMULATION

AMERICAN EQUITY

PRODUCT: Choice Series 10

HIGHLIGHTS:

- Great index options
- 2 options with no cap for great growth potential
- No MVA option
- 10% free withdrawals

Issue Ages:

18-85

Minimum Face Amount:

\$5,000

EQUITRUST

PRODUCT: Market Value Index

HIGHLIGHTS:

- High participation strategy
- MVA option
- 10% free withdrawals

Issue Ages:

0-80

Minimum Face Amount:

\$10,000



LINKED BENEFITS

LINKED BENEFITS-WITH LTC

STATE LIFE

PRODUCTS: ASSET Care

ASSET Care:

- Single 5, 10, 20 pay to 95 options
- 60 day elimination
- Joint care option
- 25-33-50 month LTC benefit period
- Lifetime Benefit Options rider

Issue Ages:

35-80

Minimum Face Amount:

\$10,000

MINNESOTA LIFE

PRODUCT: Secure Care UL

HIGHLIGHTS:

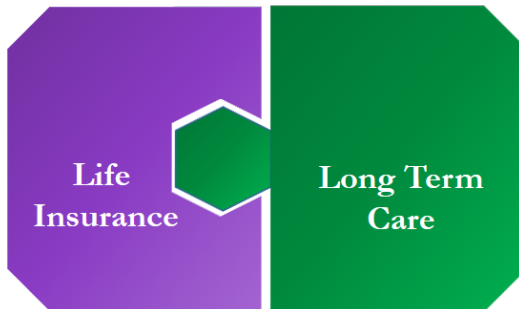
- Single pay, 5, 7, 10 & 15
- 90 calendar day elimination
- Discount if married
- 24-36 month LTC benefit period
- Extension available for an additional 24-48

Issue Ages:

40-75

Minimum Face Amount:

\$50,000



SALES STRATEGIES

ANNUITY

RETIREMENT INCOME PLANNING

Combine the benefits of guaranteed lifetime income from your annuities with Social Security maximization to give your clients their retirement paychecks and payouts.

REQUIRED MINIMUM DISTRIBUTION (RMD) RELIEF

Push off RMDs until age 85 by transferring money into a Qualified Longevity Annuity Contract (QLAC).

TAX FREE RETIREMENT INCOME

Transfer your client's qualified accounts into a new tax free policy through partial Roth conversions. The partial conversion allows your clients to avoid the tax bill during conversion making all future distributions tax free.

OTHER ANNUITY SALES IDEAS

- In-Service Distributions
- 1040 Tax Return Overlays
- NQ/Q Stretch Planning
- Annuity Laddering
-plus many more!



SALES STRATEGIES

LIFE

DON'T FORGET INCOME

Most life insurance policies only cover the immediate debts. It is equally important to insure if something happens to your client, the surviving spouse and family members will have money for bills and living expenses. We offer great product that spreads out the death benefit over 10, 20, or 30 years that is designed just for income replacement.

FINAL EXPENSE SALES

One of the biggest reasons seniors purchase life insurance is to pay for final expenses. The average cost of a funeral in the United States is \$10,000. We have small face amount policies that you can offer to your clients regardless of their current health conditions.

CASH VALUES STRENGTHS

Cash value life insurance can be a flexible financial tool that is customizable for each client. Cash can be borrowed from the policy to help fund education expenses, down payments, emergency costs and supplement retirement income.

Call PIPAC LIFE's Sales Team to learn more!



IT'S EASY MONEY, YOU HAVE THE CLIENTS, WE'LL DO THE REST!

Ask 1 Question and leave the rest up to us!

- 1** Meet with client to discuss their interest in insurance and give them a brochure outlining the next steps.
- 2** Go to www.pipacifeline.com and enter the information needed.
- 3** You're done! Our professional staff makes the sale and you get paid.

Call the PIPAC LIFEline sales team today at 866-452-2670

PIPAC LIFE TEAM

Who makes your LIFE Easy!

Quoting & Case Design Team

For basic quotes to complex case design, this team is available to assist you with the quoting process. Contact them to run a quote/illustration for you or to walk through running a quote.

Business Development & Sales Support

We have a sales solution for every client. Whether it's sales concepts, sales tools or sales presentations, this team is here to assist you in growing your business.

Case Management Team

The case management team handles your business from start to finish. We will process applications in-house, track case statuses, and ensure your case closes in a timely manner. With constant up-to-date cases statuses, you will know where your client's case stands. Let us be your back office support!

Contracting/Commissions Team

One contract gets you access to over 50 of the top carriers with our streamlined Contracting process. We will track your license and appointment requirements, pay you top commissions direct from the carrier and allow you 24/7 access to your account online.

Agent Relations

Whether it's coordinating special projects, setting up training and education opportunities or communicating industry updates, this team has you covered.

Marketing Team

Our in-house marketing team will create custom marketing material for you to drive business. See how our Agent Marketing Program can AMP up your sales today!

Visit us online at www.pipac.com or call 866-452-3670

