



PIPAC™

Health & Life Insurance Brokerage

AN INTEGRITY II COMPANY



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Cedar Falls, IA 50613

800.765.1710 | [pipac.com](http://pipac.com)

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# LIFE DEPARTMENT

*How we make LIFE Easy!*

## QUOTING & CASE DESIGN

For basic quotes to complex case design, we are available to assist you with the quoting process. Contact them to run a quote/illustration for you or to walk through running a quote on one of our platforms yourself.

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## BUSINESS DEVELOPMENT & SALES SUPPORT

We have sales solutions for every client. Whether it's sales concepts, sales tools or sales presentations, we are here to assist you in growing your business.

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## CASE MANAGEMENT

Case management 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 up-to-date cases statuses, you will know where your client's case stands. Let us be your back office support!

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## CONTRACTING/COMMISSIONS

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, commissions paid direct from the carrier and allow you 24/7 access to your account online.

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## AGENT RELATIONS

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

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## MARKETING

Our in-house marketing solutions 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](http://www.pipac.com) or call 800-765-1710*

## CINCINNATI - Termsetter

- Actual age rating
- Cigar smoker, chewers and pipe smokers may receive non-smoker rates
- Extremely competitive at lower face amounts

### ISSUE AGES:

0-75

### MINIMUM FACE AMOUNT

\$25,000

## SYMETRA - SwiftTerm

- Instant decision life insurance
- Up to \$3 Million
- Term lengths from 10-30 years

### ISSUE AGES:

20-60

### MINIMUM FACE AMOUNT

\$100,000

## NORTH AMERICAN - ADDvantage Term

- Competitive at higher face amounts
- Convertible to age 70
- Built in LTC benefits

### ISSUE AGES:

18-70

### MINIMUM FACE AMOUNT

\$100,000

## PROTECTIVE - Custom Choice UL

- Conversion options
- Cost effective with accelerated underwriting
- Can continue death benefits for same premium after term expires

### ISSUE AGES:

0-65

### MINIMUM FACE AMOUNT

\$25,000

# RETURN OF PREMIUM TERM (ROP)

## CINCINNATI - Termsetter ROP

- 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

# SURVIVORSHIP UNIVERSAL LIFE

## LINCOLN FINANCIAL - LifeGuarantee SUL

- Competitive premiums ; good underwriting
- Coverage protection guarantee

**ISSUE AGES:**  
20-85

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

Please contact Joanie Shirley directly at 319.268.7118 or 800.765.1710 or [joanie@pipac.com](mailto:joanie@pipac.com) with any contracting questions.

All products are subject to change

# GUARANTEED UNIVERSAL

## CINCINNATI - LifeSetter Flex UL

- 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 - Custom Guarantee

- 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 - Signature Guaranteed

- Single, limited level pay
- Guaranteed death benefit
- Top choice on lower face amount
- Return of Premium option

**ISSUE AGES:**  
0-85

**MINIMUM FACE  
AMOUNT**  
\$25,000

# WHOLE LIFE/FINAL EXPENSE

## CINCINNATI - LifeHorizons Whole Life

- Non participating
- Critical illness rider available
- Best for final expense and young children
- Level pay, single pay, 10 pay and pay to age 55 options

### ISSUE AGES:

0-85

### MINIMUM FACE AMOUNT

\$10,000

## GERBER - Guaranteed Issue Whole Life

- Guaranteed issue
- NO HEALTH QUESTIONS
- \$25,000 maximum benefit (\$15,000 in SD)
- Fast application or electronic application

### ISSUE AGES:

50-80

### MINIMUM FACE AMOUNT

\$5,000

## ACCENDO

- No build chart
- Online application option with quick offers/decision
- Bundling discount available for Accendo medicare supplement policy holders

### ISSUE AGES:

40-89

### MINIMUM FACE AMOUNT

\$2,000

## ALLSTATE - Final Expense

- Custom Social Security payment date
- E-App only
- Up to \$50,000 death benefit

### ISSUE AGES:

50-80

### MINIMUM FACE AMOUNT

\$2,500

All products are subject to change

# INDEX UNIVERSAL LIFE

## SECURIAN - Eclipse Accumulator

- Death benefit payout options
- Up to \$1 million death benefit
- Great for cash accumulation, college funding plans, and supplemental retirement plans
- Great index options for cash value growth

**ISSUE AGES:**  
0-80

**MINIMUM FACE  
AMOUNT**  
\$50,000

## SECURIAN - Eclipse Protector

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

**ISSUE AGES:**  
0-85

**MINIMUM FACE  
AMOUNT**  
\$100,000

## NORTH AMERICAN - Builder IUL

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

**ISSUE AGES:**  
0-75

**MINIMUM FACE  
AMOUNT**  
\$25,000

## Quote Today!

PIPAC makes quoting EASY! Contact us at [sales@pipac.com](mailto:sales@pipac.com) or 800-765-1710 today to get your quote!

You can run your own Term or GUL quotes online at [www.pipac.com](http://www.pipac.com).

Access quoting by going to the right column of our PIPAC home page and click on "RUN A QUOTE NOW!".

All products are subject to change



# LINKED BENEFITS WITH LONG TERM CARE

## STATE LIFE - 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 - Secure Care UL

- Single pay 5, 7, 10, and 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

**LIFE  
INSURANCE**

**LONG TERM  
CARE**

MYGA

- Fixed Guaranteed Returns
- Very conservative
- Short surrender periods
- Withdraw options

FIXED

- Rates Guaranteed for One Year
- ROP riders
- Withdraw options
- Bonus options

FIXED INDEX ANNUITIES

- Higher Return possibilities
- Safe from market losses while participating in market growth
- Guaranteed lifetime income options
- Bonus options

ANNUITY RATE WATCH

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

Dashboard CMT MYGA Fixed Fixed Index ULIA All Products Withdrawals												
State	Provider	Age	Rating	MMR	High	Provider	Company	State CTD	Commission			
State	Provider	Age	Rating	MMR	High	Provider	Company	State CTD	Commission	Search	View All	Advanced Search
MYGA Product Grid												
Years Rate CTD	Carrier / Product Name	Age Band	Max Annual Age	Min Premium	SC Years	Free Withdrawal 1st 10% of	Load Charge	Premium Bonus	Current Rate	Base Rate	Years Rate CTD	CTD Field Surrender
Rate Guaranteed 10 Years												
	GENERAL SECURITY LIFE AND ACCIDENT COMPANY Personal Choice Annuity 10 Year	B++	85	2,500	10 yrs	0% / 0%	07/22/2019		4.20	4.20	10 yrs	4.20
	GENERAL SECURITY LIFE AND ACCIDENT COMPANY Personal Choice Annuity 10 Year FL MGA	B++	90	2,500	10 yrs	0% / 0%	07/22/2019		4.10	4.10	10 yrs	4.10
	GENERAL SECURITY LIFE AND ACCIDENT COMPANY Personal Choice Annuity 10 Year 65-90 MGA	B++	90	2,500	10 yrs	0% / 0%	07/22/2019		3.85	3.85	10 yrs	3.85
	GENERAL SECURITY LIFE AND ACCIDENT COMPANY Personal Choice Annuity 10 Year	B++	90	2,500	10 yrs	0% / 0%	07/22/2019		3.70	3.70	10 yrs	3.70
	GENERAL SECURITY LIFE AND ACCIDENT COMPANY Personal Choice Annuity 10 Year 65-90 MGA	B++	90	250,000	10 yrs	0% / 10%	06/01/2019		3.80	3.80	10 yrs	3.80
	GENERAL SECURITY LIFE AND ACCIDENT COMPANY Personal Choice Annuity 10 Year 65-90 MGA	B++	90	5,000 CTD 10,000 CTD	10 yrs	0% / 10%	06/01/2019		3.90	3.90	10 yrs	3.90

All products are subject to change

# CINCINNATI WORKSITE

- Employee Payroll Deduction Voluntary Benefit Program
- 100% Portability (Employee Owned) Policy
- Guarantee Issue on 15+ eligible employees
- Simplified Issue on Groups less than 15
- No Exam and No Participation Requirements
- Convertible options available on term products
- Term Face Amounts: \$25,000, \$50,000, \$75,000 & \$100,000

## WORKSITE TERM 10 AND 20

### GUARANTEED LEVEL PREMIUM

- Renewable to age 100

**TERM 10: \$10,000 OPTION FOR AGES 50-70**

## WORKSITE TERM 20 RETURN OF PREMIUM

### GUARANTEED LEVEL PREMIUM WITH ROP FEATURE

#### TWO OPTIONS AT END OF 20 YEAR PERIOD

- Return of 80% premiums paid (excluding rider premiums)
- Reduced paid up term policy to age 99

## WHOLE LIFE PAID UP AT 65 AND PAY TO 100

### GUARANTEED LEVEL WHOLE LIFE

- Guaranteed premiums, cash values and paid-up insurance amounts
- Coverage remains in-force to age 121

**FACE AMOUNTS: \$5,000 TO \$100,000**

- Available in \$5,000 increments

### PIPAC 7 STEP PROCESS

1. EMPLOYER MEETING
2. WORKSITE QUALIFIER CASE AUTHORIZATION
3. PRE-ENROLLMENT COMMUNICATION
4. GROUP EDUCATION MEETINGS (15-20 MINS)
5. INDIVIDUAL EMPLOYEE MEETINGS (1-10 MINS)
6. CASE SUBMISSION AND POLICY ISSUE
7. LIST BILL DELIVERY AND WELCOME CALL

All products are subject to change

# INTEGRITY'S TECHNOLOGY SUITE

## LEGACY<sup>®</sup> SAFEGUARD AN INTEGRITY COMPANY

**LEGACY SAFEGUARD** can help provide you and your loved ones with legacy planning, estate planning support, end-of-life planning, guidance and assistance, and support for survivors. We're honored to offer you and your family a wide range of benefits designed to help protect your legacy.

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## Lead CENTER

**LEADCENTER** makes everything about lead management better. Fast and cost-effective acquisition and efficient management, all in one place. LeadCENTER's lead mapping feature makes it easy to find leads anywhere in the country. Use our county-based heatmap of the United States to find, and order, new leads. Using the map and the search bar, choose a county and then select from three lead types: Internet, Direct Mail and Social Media. Purchase leads with just a few clicks and take the next steps to contacting your new clients.

# 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 products that spread 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 TO LEARN MORE!**

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**PIPAC  
LIFEline**  
*A Life Insurance Selling Assistance Program*

**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.pipaclifeline.com](http://www.pipaclifeline.com) and enter the information needed.
3. You're done! Our professional staff makes the sale and you get paid.

**CALL PIPAC LIFELINE TODAY AT 866-452-2670**

# 5 THINGS YOU NEED To Know About BUSINESS LIFE INSURANCE

## Are you a Business Owner?

Business owners have a responsibility to their family at home and their business family. Life Insurance can provide you an excellent financial foundation and protect your business.



### Business Succession Planning

You need to make sure that your company can continue if you were to die. How would your company operate without you? A life insurance death benefit can be used to:

- Hire a key employee or replacement.
- Provide cash to buy part of the business owned by deceased.
- Liquidity so the business isn't sold hastily.



### Buy-Sell Agreement

When you are one of the owners of a business you'll want to be sure you're protected if one of your partners died unexpectedly. A solution to this problem is a buy-sell agreement. This means that there is a contractual obligation on the surviving partners to buy the interest of the owner who died.

## Key Person Life Insurance



Another business continuation strategy is using a key person life insurance policy. Once called “Key Man Life Insurance”, a key person insurance policy is bought by the business on an important employee and payable to the company.

If the key person were to die, the life insurance policy can assist in making up for lost earning and sales.

## Executive Bonus Plan



A business can help certain key executives buy additional life insurance using an executive bonus plan. This is where an executive is the owner of the life insurance policy and also pays the insurance premiums. The business will “bonus” the executive. This bonus is the amount equal the life insurance premium as well as the tax liabilities.

## Collateral Assignment



Life insurance is often used for business owners needing funds to purchase a company or begin a business. When this occurs, a business loan is often required. The collateral assignment will provide coverage to the loan and ultimately provide for your loved ones. This is done by setting aside a portion of life insurance proceeds for what is owned on the bank loan. The remaining portion of the life insurance is to be provided to loved ones or family.



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