




NAVIGATING LIFE INSURANCE CHALLENGES: A SOLUTION FOR YOUR TOUGHEST CASES

972-380-4044

www.swbdmg.com

IMPAIRED RISK DEPARTMENT



Challenge: Has a "no" from a life insurance carrier left you and your client at a dead end? It's a common frustration, but it doesn't have to be the end of the conversation.

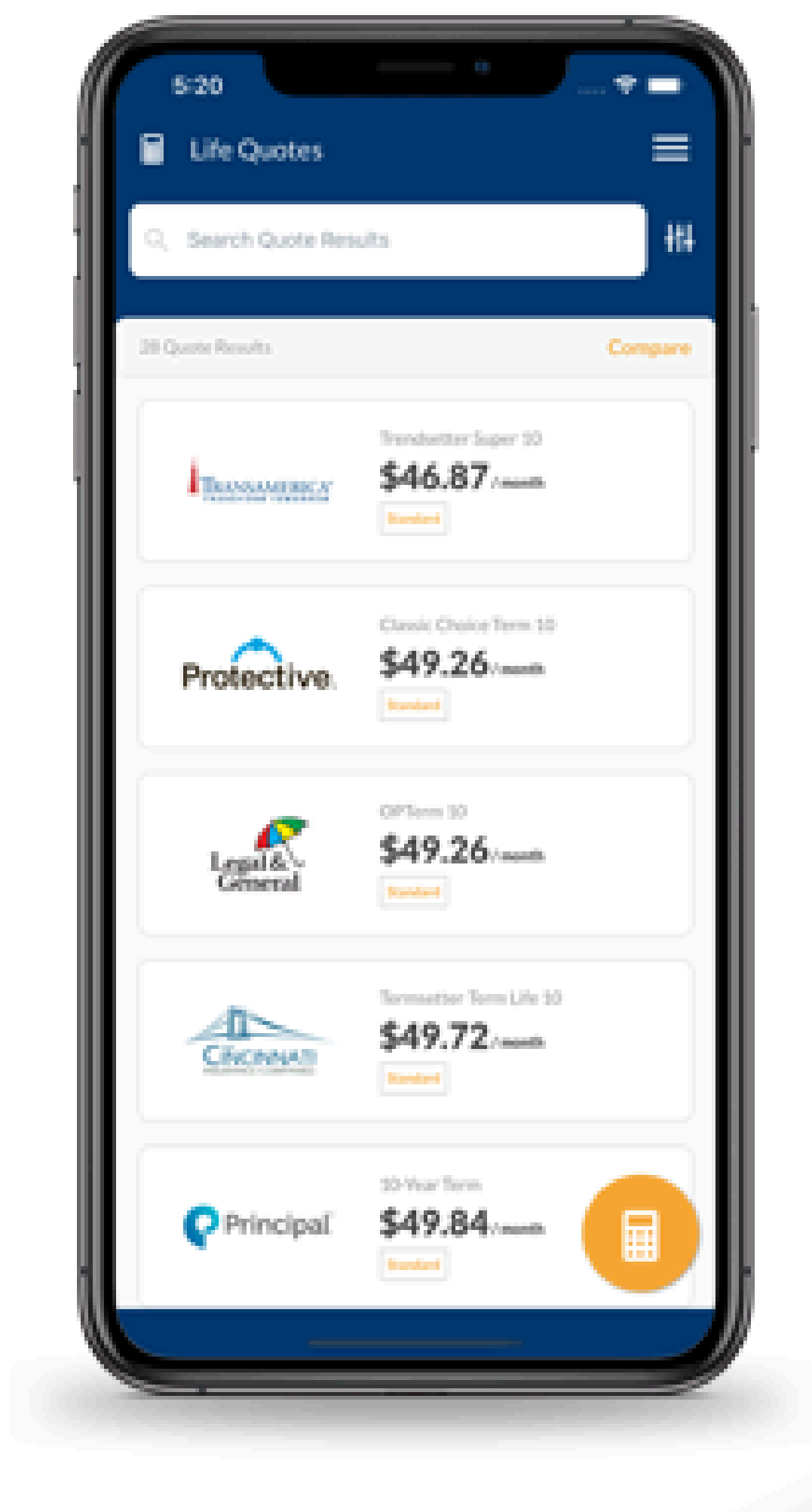


Our Impaired Risk Department specializes in turning difficult cases into successful placements, helping you secure coverage when traditional underwriting falls short.

DON'T GIVE UP ON YOUR CLIENT



When standard underwriting says "no," we see it as an opportunity. We know that a decline doesn't mean your client is uninsurable, it just means it's time to explore a more specialized approach. We're here to help you find a way forward.



This completely free app puts your business in your pocket. Now you can quote, analyze, and apply for Life Insurance from anywhere!

Doing business on the go has never been easier. Download our app today and take your business mobile!

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- ✓ Up-to-date Quotes
- ✓ Includes Policy Fees
- ✓ E-Ticket Submission
- ✓ All 50 States
- ✓ Email a Quote
- ✓ Text a Quote



Quote Life on the Go

Quote Term, GUL, and Final Expense from the golf course, your client's home, or at lunch. Easy, Fast, and Mobile!



Mobile Submission

With our mobile app, you can submit life insurance directly to our carriers on the go!



Your Business in your Pocket

Take your business with you anywhere! Our app comes packed with useful information.



SOLUTIONS FOR A WIDE RANGE OF RISKS

Our expertise lies in placing life insurance for clients with complex profiles, including those with:

- Medical Conditions: A history of cancer, heart disease, diabetes, or other health impairments.
- High-Risk Lifestyles: Hazardous occupations, participation in extreme sports, or travel to high-risk areas.
- Financial Complexities: High net worth individuals and business owners with unique financial structures.
- Previous Declines: Cases that have been turned down by other carriers.

OUR UNIQUE ADVANTAGE: THREE DEDICATED UNDERWRITERS

*What sets us apart is our team of **three specialized underwriters**.*



CORE FUNCTIONALITY

This gives us a distinct advantage, as each underwriter has a different area of expertise and risk tolerance. We can strategically match your client's case with the underwriter most likely to approve it, significantly increasing the chances of a positive outcome.

HOW WE TURN "NO" INTO "YES"



COMPREHENSIVE REVIEW

We start by thoroughly analyzing the reason for the decline and your client's specific situation.



STRATEGIC PLACEMENT

We identify and select the underwriter who is the best fit for the case.



EXPERT ADVOCACY

We present your client's case with a detailed, compelling narrative and complete documentation to advocate for coverage.



ALTERNATIVE OPTIONS

If traditional policies aren't available, we explore other solutions like graded benefit or guaranteed issue products to ensure your client gets some level of protection.



YOUR SUCCESS IS OUR GOAL

We're not just placing policies; we're helping you retain clients, close more business, and build your reputation as a problem-solver. Let our Impaired Risk Department be the solution for your most challenging cases.

**Ready to find a solution for your declined cases?
Contact Southwestern Benefit Designers (SWBD)
Team Today!**

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