



SPG LIFE & ANNUITY

Deliver Extraordinary
Life Insurance Results



Exempt your affluent clients from the law of large numbers.

We revolutionized underwriting to reduce premium costs and bring your most valuable clients previously unachievable pricing results.

In the classic life insurance paradigm, your special-risk clients were typecast by standard actuarial tables even when their sophisticated clinical care should have favorably differentiated them from the norm.

Now you can break free of that model, facilitated by a game-changing strategy called Risk Differentiation Underwriting (RDU™). Developed by SPG Life & Annuity, the unprecedented RDU process leverages the positive anomalies of your client's circumstances to win exemption from unforgiving statistical guidelines.

Whether you are seeking to lower existing life insurance premiums, to increase coverage levels or to secure coverage for a client who was previously declined, you can now meet the challenge like never before with RDU.

Ask us how we can help your affluent, impaired-risk clients.

"You Are Not a Statistic."

As an advisor, you cannot make a more powerful statement to affluent clients with impactful medical conditions. They have access to exceptional clinical care and thanks to you, the ability to challenge broad actuarial guidelines that could make life insurance cost-prohibitive or even unattainable.



The time to start is immediately.

Rather than risk underwriting, disappointment, reach out to your RDU experts at the beginning of your dialogue. We proactively consult with your client and their corps of physicians to assess the medical history and understand the idiosyncrasies that distinguish the client's unique circumstances.



We craft a discriminating, fact-based case.

Our proven strategy is to prompt your client's medical team to participate actively as patient advocates during the underwriting process, instead of merely providing objective medical records. Through meticulous preparation our experts construct a detail-rich profile that captures the unique clinical merits of the case. This data addresses and amplifies the evidence, allowing Home Office Underwriters and Medical Directors to fully differentiate the individual risk.



We leverage our relationships with premier carriers.

Unlike other resources, we will not "shop" your client's case around the industry. With more than 25 years of experience in Risk Differentiation Underwriting, we possess the historical knowledge tied to how each carrier assesses specific impairments and we can negotiate the most favorable premium result. This focus reduces time-to-approval and is well-positioned to deliver extraordinary underwriting results.



Doing the good and right thing is life-changing to your clients.

You can trust our professionals to listen, research, question and engage on multiple levels with your clients and their physicians. We are privileged to have gained the confidence of exceptional clients who share with us the most important and intimate details about their health, their lives and their morality. As we work to protect your clients, we are so proud to enhance their trust and respect for you.

RDU Reduces Premiums By 34% On Average.

Even Your Most Discerning Clients Will Be Impressed With The Results

Face Amount	Health Issues	Gender/ Age	Pre-RDU Result	RDU Result	Pre-RDU Premium	RDU Premium	% SAVED
\$31M	Liver Functions	Male 53	Table 3	Preferred NS	\$1,092K	\$802K	26.5%
\$12M	Melanoma; Depression	Female 67	Table B+ Flat Extra	Preferred NS	\$426K	\$307K	27.5%
\$10.9M	Heart Attack; Angioplasty; Bypass; Kidney Disease	Male 75	Table 8	Table 4	\$342K	\$209K	38.9%
\$5M	Cardiomyopathy; Sleep Apnea; COPD	Male 49	Table 6	Standard NS	\$116K	\$69K	40.5%
\$10M	Prostate Cancer	Male 64	Decline	Standard NS	N/A	\$316K	Case Saved
\$9M	Immune Deficiency; Melanoma; COPD; Major Depression	Male 75	Decline	Table 1	N/A	\$308K	Case Saved
\$2.36M	Diabetes; TIA Stroke	Female 70	Decline	Preferred NS	N/A	\$95K	Case Saved

\$8.75M: Average Face Amount

\$115K: Average Target Premium

WIN

The insurance carrier confidently responds to a clearer and more complete morality risk.

WIN

Your client enjoys the underwriting experience and obtains a life insurance policy with the anticipated premium result.

WIN

As the advisor, you deepen your long-term relationship with an important client.

Is this strategy appropriate for your client?

Four key components help us determine the likelihood of success for your client.

1. Understand the medical challenges.

At the earliest point, we triage and closely analyze the unique characteristics of your client's medical history to determine if the case can benefit from our RDU approach.

2. Determine premium tolerance.

To set expectations and assure that our work product will be amenable, we discuss what premium to initiate RDU is typically \$25,000.

3. Engagement with the client and their corps of physicians.

We discuss the gaps between the insurance medicine and clinical medicine with all stakeholders. Our goal is to achieve client buy-in and gain access to the extensive information this strategy requires.

4. Explain the timing.

Timely delivery of detailed information is essential to RDU. We will explain the sequence of events so the client understands how they can favorably impact the underwriting result and the eventual premium on their insurance policy.

"It sounded too good to work. But it did."

Michael R. Schechner, CLU
SEO at Schechner Lifson
Corporation

"All brokerage facilities say they know how to get the difficult cases underwritten, but all too often that just isn't true. Not SPG Life & Annuity. They have a very specific and thorough methodology and a set of tools that let us hit serious home runs on a hard-to-place cases. My clients are ecstatic about the results."

**Founder & CEO of a
National Insurance
Services Firm**

"SPG Life & Annuity closes the gulf between clinical and actuarial medicine to get excellent underwriting on the most difficult cases. Nothing is more satisfying than when a client says, 'I can't believe that everyone told me I was uninsurable, but you got me insurance at standard rates.'"

Michael, Policyholder

"We needed life insurance to complete our estate plan but I never expected to buy any at a reasonable price, given my parents' health history. My dad has a heart condition and my mother has a history of skin cancer. The previous result was high ratings and high premiums. Tim and his team at SPG Life & Annuity worked relentlessly on the case, interviewing my parents and their doctors. In the end, we were able to buy as much insurance as we wanted from (5) different carriers at standard pricing on both my parents! An amazing result. We couldn't be more satisfied with the outcome."

Risk Differentiation Underwriting



People. Passion. Promise

SPG Life & Annuity is a nationally recognized insurance brokerage general agency with a singular focus: delivering results that others say can't be done. Our team of highly experienced and service-focused professionals create innovative Life, Annuity, and Long-Term Care solutions, including our proprietary Risk Differentiation Underwriting process, developed over more than 25 years of working the most complex cases in the industry.

As trusted partners to thousands of financial advisors, banks, brokers, dealers and producer groups throughout the country, our mission is to achieve transformational results designed to protect the future of families and businesses. Our deep carrier relationships, specialized underwriting expertise, and commitment to doing the right thing for every client constitute a powerful resource you can leverage to deliver extraordinary results and strengthen the relationships that matter most.

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