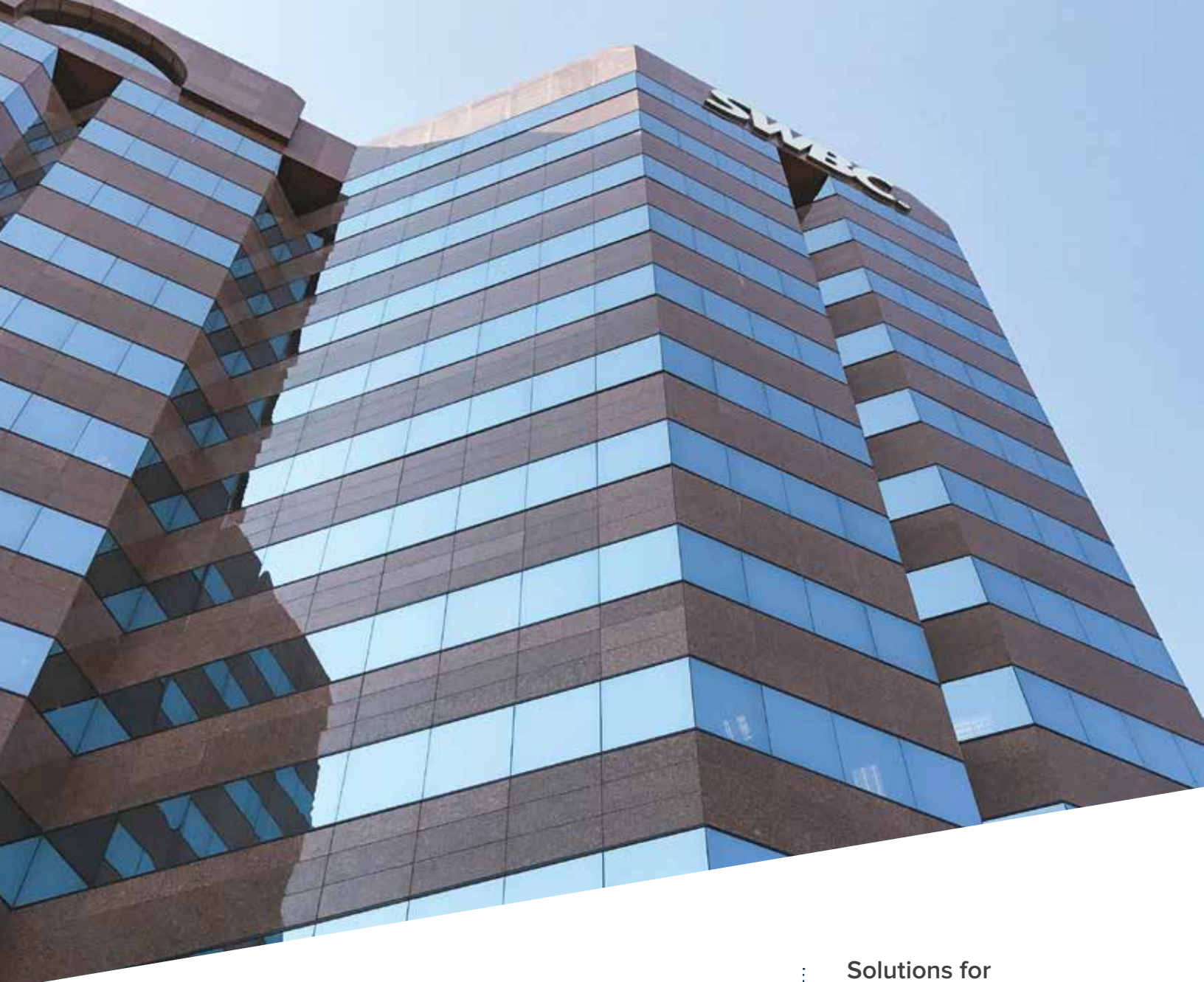


SWBC  
Product Glossary





## About Us

SWBC was co-founded in 1976 by Charlie Amato and Gary Dudley on the principles of providing excellent customer service and putting clients and their needs first. They began with just three employees and a goal to provide insurance and financial products to lending institutions.

Today, SWBC provides products and services to help businesses, families, and financial institutions meet some of their most critical goals. Our vision is to be the recognized leader and most trusted business partner in the financial services industry.

SWBC has employees across the U.S. We are licensed to market and service a variety of financial products in all 50 states, and our products are offered through several wholly owned subsidiary corporations.

This product glossary will guide you through the extensive list of products and services that SWBC offers for individuals, businesses, and financial institutions.



## Our Values

We live by the values of:

- Integrity
- Service
- Trust
- Commitment
- Accountability
- Excellence
- Teamwork

Our employees hold each other accountable to these seven values every day.



## Corporate Social Responsibility

SWBC and its employees have always been involved in philanthropy that involves health and education. We believe in giving back in the communities where we live and work. We sponsor hundreds of national civic, non-profit, leadership, and sport events. We are strong supporters of the Children's Miracle Network Hospitals, Junior Achievement, Credit Unions for Kids, and the United Way, among many others.

The SWBC Foundation is the philanthropic arm of the SWBC family of companies. The SWBC Foundation funds non-profit organizations providing programs and services that make a positive difference in the lives of others and that enhance the quality of life in the communities where SWBC employees and customers live and work.

## Solutions for Individuals

Whatever your stage of life, SWBC has the products and services to help you secure your financial future. Whether you need to finance a home, insure your assets, or start saving for retirement, we can guide you through the process to help you meet your short- and long-term goals.

## Solutions for Businesses

Protecting your business is as important to us as it is to you. Our experts take a consultative approach to each client's unique business and recommend solutions to meet their most pressing needs. From human resources and benefits support to succession planning to commercial insurance needs and everything in between, our goal is to help your business succeed—now and in the future.

## Solutions for Financial Institutions

For more than 40 years, we have provided products and services to help credit unions, banks, insurance agents, and mortgage servicers meet some of their most critical goals. Our products and services can help institutions of all sizes create a more competitive lending program; engage consumers and generate non-interest income; create operational efficiencies and control overhead; manage risk and remain compliant; and build capital.

## PERSONAL PRODUCTS AND SERVICES



### FIND YOUR HOME

Building a solid foundation for your family takes careful planning and the right partner. We can help you finance your first home, a second home, or even refinance your existing.



### PROTECT YOUR ASSETS

Life happens. To protect your family and your assets, we offer an array of insurance products, as well as real estate investor insurance.



### GROW YOUR ASSETS & PROTECT YOUR FUTURE

Planning for the future is not always easy, but we can help you with estate planning, college savings, and even long-term care insurance.

..... These individual profiles have been provided for example purposes only. ....  
 ..... Based on the sample profiles, these products may make sense for the individual described above. ....

## // TWENTYSOMETHING example only

# 20

College Graduate  
 Just Started Career  
 2 Dogs  
 Engaged  
 Renter  
 Starting Savings/Investing

### // PRODUCTS AND SERVICES

- Mortgage Home Financing Options (First-Time Homebuyer Programs)
- Auto Insurance
  - Event Insurance
    - Wedding
  - Pet Insurance
  - Property Insurance
    - Jewelry
    - Renters
  - Term Life Insurance
- Wealth Management
  - Retirement Planning

## // THIRTYSOMETHING example only

# 30

Married  
 Young Children  
 Hobbies: Boating, Off-Roading  
 Early Career  
 Homeowner  
 Financial Investing

### // PRODUCTS AND SERVICES

- Mortgage Home Financing Options (Renovation Home Loan Programs or Refinance Options)
- Juvenile Life Insurance
  - Permanent Life Insurance
  - Property Insurance
    - Homeowners
    - Jewelry
  - Term Life Insurance
  - Umbrella Liability Insurance
- Vehicle Insurance
  - ATV
  - Auto Insurance
  - Boat/Personal Watercraft
- Wealth Management
  - College Planning
  - Investment Portfolio Review
  - Life Stage Investment Planning
  - Portfolio Management Services
  - Retirement Planning
  - Wealth Accumulation

## // FOURTYSOMETHING example only

# 40

Married  
 Teen Children  
 1 Dog, 1 Cat  
 Mid-Career  
 Homeowner  
 Home Investing

### // PRODUCTS AND SERVICES

- Mortgage Home Financing Options (Investment Property Financing Options)
- Auto Insurance
  - Involuntary Unemployment Insurance
  - Juvenile Life Insurance
  - Permanent Life Insurance
  - Pet Insurance
  - Property Insurance
    - Collections
    - Homeowners
    - Jewelry
  - Term Life Insurance
  - Umbrella Liability Insurance
- Wealth Management
  - Estate Planning
  - Investment Portfolio Review
  - Portfolio Management Services
  - Retirement Planning
  - Wealth Accumulation

## // FIFTYSOMETHING example only

# 50

Married  
 Empty Nester  
 Hobbies: Traveling in RV  
 Late Career  
 Homeowner  
 Beach/Vacation Home  
 Financial Investing

### // PRODUCTS AND SERVICES

- Mortgage Home Financing Options (Second-Home Mortgage Financing)
- Final Expense Insurance
  - Permanent Life Insurance
  - Property Insurance
    - Collections
    - Fine Art
    - Flood/Excess Flood
    - Homeowners
    - Jewelry
  - Vehicle Insurance
    - Antique Auto
    - Auto
    - RV
  - Umbrella Liability Insurance
- Wealth Management
  - Estate Planning
  - Legacy Planning
  - Portfolio Management Services
  - Retirement Planning
  - Wealth Distribution

## // SIXTYSOMETHING example only

# 60

Married  
 Grandchildren  
 Hobbies: Riding Motorcycles  
 Retired  
 Homeowner  
 Financial Investing

### // PRODUCTS AND SERVICES

- Final Expense Insurance
  - Permanent Life Insurance
  - Property Insurance
    - Collections
    - Fine Art
    - Homeowners
    - Jewelry
  - Vehicle Insurance
    - Antique Auto
    - Auto
    - Motorcycle
  - Umbrella Liability Insurance
- Wealth Management
  - Estate Planning
  - Investment Portfolio Review
  - Legacy Planning
  - Portfolio Management Services
  - Wealth Distribution



## // Event Insurance

Wedding and Event Insurance can protect your investment in case you have to cancel your event due to inclement weather or other unforeseen circumstances. It also provides liability insurance for injury or damage caused at the event itself.

## // Flood and Excess Flood Insurance

Most standard flood insurance policies only provide coverage up to \$250,000 for residential property or up to \$500,000 for commercial property; however, with SWBC, expanded flood insurance for higher-value residential and commercial properties is available. Even if you are not located in a flood zone, homeowners and businesses in all areas should consider a flood policy from SWBC for maximum protection. If your estimated cost to rebuild is higher than these standard limits or you are in a community that does not participate in the national flood program, you need an Excess Flood Insurance policy from SWBC to ensure funds are available to repair your home or business when disaster strikes.

## // Involuntary Unemployment Insurance

A job loss could create an enormous financial hardship for your family. An Involuntary Unemployment Insurance policy from SWBC could ensure that you maintain financial stability in the event of an involuntary job loss. This policy can cover the gap between 50% of your former wages and the maximum individual unemployment benefit in your state.

## // Life Insurance

SWBC offers a variety of life insurance options. We provide Simplified Issue Term Life Insurance, Guaranteed Issue Whole Life Insurance, Juvenile Insurance, Final Expense Insurance, and fully underwritten individual life insurance that consumers can purchase directly from SWBC. Our products can be purchased in multiple ways: face-to-face, over the phone, or online.

## // Mortgage Lending

With three decades of experience in retail mortgage lending, SWBC Mortgage Corporation offers a variety of loan programs for the purchase or refinance of residential properties. Financing for primary residences, second homes, and investment properties is available in most states, and our product line includes FHA, VA, conventional, jumbo, renovation loans, as well as certain local and regional programs. As a Ginnie Mae Issuer and an approved Seller/Servicer with both Fannie Mae and Freddie Mac, SWBC Mortgage enjoys a competitive advantage over most independent mortgage companies. Our borrowers enjoy localized loan processing, in-house underwriting, and our ability to retain the servicing for loans we originate.

## // Pet Insurance

SWBC's Pet Insurance offering makes it easy to protect the health and well-being of your dog or cat. We offer a comprehensive program that provides basic accident coverage with an option to add wellness coverage, too. The rates are competitive and locked in for life, plus you choose the limits that are right for you. Best of all, you use whichever vet you wish.

## // Property Insurance

Whether you need to protect your residence, jewelry, rental property, or anything in between, SWBC will shop your coverage needs with a number of well-known insurance carriers to evaluate your needs and obtain multiple quotes so that you can choose the plan that offers optimal coverage at a price that's right for you. Types of coverage we offer: Homeowners, Renters, Landlord, Flood and Excess Flood, Fine Art, Jewelry, and Collections

## // Umbrella Liability Insurance

SWBC can help protect individuals from claims that go above and beyond their existing home and auto insurance limits with an Umbrella or Excess Liability policy. When the liability on an individual's home or auto insurance policy is exhausted, umbrella liability coverage will provide protection from potential lawsuits and major claims.

## // Vehicle Insurance

SWBC can help you find an insurance plan to protect your vehicle(s). Working with some of the most recognizable carriers in the industry, we will evaluate your coverage needs and obtain multiple quotes so that you can choose the plan that offers optimal coverage at a price that's right for you. Types of coverage we offer: Auto, Boat/Personal Watercraft, ATV, RV, Motorcycle, and Antique Auto

## // Wealth Management

The SWBC Wealth Management team offers a variety of strategies, plans, and investment solutions to assist individuals and business owners on the road to financial success. Our team can assist with wealth accumulation and distribution strategies, portfolio review and management services, estate planning, retirement planning, family succession planning, and wealth transfer plans.



# BUSINESS PRODUCTS AND SERVICES



## BUILD CAPITAL

Growing your business requires the right tools. We can help with an array of wealth management and investment services to fit your needs.



## PROTECT YOUR ASSETS

To protect your business assets, we offer an array of commercial insurance and risk management strategies to suit your company's needs.



## MANAGE YOUR WORKFORCE

We can help you relieve administrative burden by streamlining HR processes and determining the best employee and executive benefits.



## PLAN FOR THE FUTURE

Planning for the future is not always easy, but we can help you with commercial and liability insurance, retirement planning, and investments for any size business.

SWBC offers products and services to help businesses of all sizes build capital, protect their assets, manage their workforce, decrease operating costs, and plan for the future of their company. As you grow from 5 employees to 5,000, we'll be here to help your business succeed.

These company profiles have been provided for example purposes only.

### // START-UP BUSINESS

example only

25 Full-time Employees  
 Up to \$1 Million in Assets  
 Tech Start Up—2 Years in Business  
 No Employee Retirement Plan Offered  
 Leases Commercial Space  
 1 Location in Miami, Florida  
 Offers Basic Health Insurance Plan  
 1 Human Resources Employee

### // PRODUCTS AND SERVICES

- Benefits Pre-Funding Program
- Investment Portfolio Management
- Commercial Insurance
  - Business Interruption
  - Cyber Liability
  - Flood/Excess Flood
  - General Liability
- Employee Benefits
 

PEO:

  - Benefits Administration
  - Human Resources Compliance
  - Payroll Processing
  - Workers' Compensation

Business Succession Planning

  - Executive Benefits
- Corporate Retirement Plan Development

Based on the sample profiles, these products may make sense for the organization described.

### // SMALL BUSINESS

example only

75 Full-time Employees  
 Under \$10 Million in Assets  
 Construction Company—5 Years in Business  
 No Employee Retirement Plan Offered  
 Owns Commercial Space  
 2 Locations in Texas  
 Offers Competitive Health Insurance in Share-Cost Model with Employees  
 2 Human Resources Employees

### // PRODUCTS AND SERVICES

- Benefits Pre-Funding Program
- Investment Portfolio Management
- Commercial Insurance
  - Cyber Liability
  - General Liability
  - Property

Ad Valorem Commercial Property Tax Services
- Employee Benefits and Wellness
 

PEO:

  - Benefits Administration
  - Human Resources Compliance
  - Payroll Processing
  - Workers' Compensation

Business Succession Planning
- Corporate Retirement Plan Advisory Services

### // MID-SIZE BUSINESS

example only

400 Full-time Employees  
 Over \$50 Million in Assets  
 Property Management Company—8 Years in Business  
 Employee Retirement Plan Offered  
 80% Retirement Plan Enrollment  
 Leases Commercial Space  
 4 Locations in California  
 Offers Competitive Health Insurance Plans

### // PRODUCTS AND SERVICES

- Benefits Pre-Funding Program
- Investment Portfolio Management
- Capital Markets
  - Fixed Income Trading
- Commercial Insurance
  - Business Interruption
  - Cyber Liability
  - General Liability
  - Professional Liability

Real Estate Investor Insurance
- Employee Benefits and Wellness
 

Business Succession Planning

  - Business Life Insurance
  - Executive Benefits
- Corporate Retirement Plan Advisory Services

### // LARGE BUSINESS

example only

800+ Employees  
 \$100 Million+ in Assets  
 Telecommunications Community Company—10 Years in Business  
 Employee Retirement Plan Offered  
 90% Retirement Plan Enrollment  
 Owns Commercial Space  
 30 Locations Nationwide  
 Offers Health Insurance & Wellness Program

### // PRODUCTS AND SERVICES

- Benefits Pre-Funding Program
- Investment Portfolio Management
- Capital Markets
  - Fixed Income Trading
- Commercial Insurance
  - Business Interruption
  - Commercial Auto
  - Commercial Property
  - Cyber Liability
  - Flood/Excess Flood
  - General Liability
  - Professional Liability
- Executive Retention Benefits
 

Business Succession Planning

  - Business Life Insurance
  - Executive Benefits
- Corporate Retirement Plan Advisory Services



## // Ad Valorem Property Tax Services\*

In Texas, SWBC can provide turnkey property tax management services for commercial and agricultural/wildlife properties of all sizes. We maintain one of the most experienced teams of property tax professionals in Texas, and our efforts to ensure our clients only pay their fair share of taxes have produced billions of dollars in corrected property tax valuations—resulting in property tax savings.

## // Alternative Risk Transfer (ART)

SWBC has the ability to advise commercial businesses on “outside the box” risk transfer techniques such as Captive Insurance Companies. Captive creates a structure to provide alternatives to policies that are commercially not available or substantially over priced. Additionally, there are tax and income generating advantages that are attractive to many Captive owners. These risk techniques are complex in nature and require a skilled consultant in their formation.

## // Benefits Pre-Funding Program

Rising benefit expenses can present a challenge to any organization, especially those that affect your most-prized assets—your employees and working capital. SWBC provides alternative investment options through a pre-funding strategy, specifically designated to offset future costs of employee benefits.

## // Business Life Insurance

It’s important to protect the financial stability of your business the same way it’s important to ensure your family is protected in the wake of an untimely loss. We help business owners with their life insurance needs by offering Key-Employee and Buy-Sell Insurance plans to ensure the ongoing livelihood of the business.

## // Commercial Insurance

Comprehensive property and casualty coverage is provided by our team to help protect your business, your people, and your assets. Our risk management professionals are dedicated to offering the best solutions and service in the industry. We’ll take a consultative approach to ensure that you are neither over- nor underinsured, then shop our top-rated carriers to ensure you receive comprehensive coverage at a competitive price. We offer commercial coverages that include Property, General and Professional Liability, Business Interruption, Event, Umbrella, Flood/Excess Flood, Errors and Omissions, Directors and Officers, Cyber Liability, and much more.

\*only available in Texas

## // Corporate Retirement Development

If you need to establish a new retirement plan or convert an existing plan, we offer many different types of retirement plans depending upon the size and needs of your business. From Simple IRAs to 401(k) plans, to Money Purchase Pension plans, and everything in between, we will customize a plan to fit the unique needs of your business.

## // Employee Benefits

Provide your employees with a benefits package that meets their needs and supports your business with help from SWBC. We are an experienced team of best-in-class health benefits consultants, committed to demonstrating marketplace differentiation by providing innovative strategies; perfect service; and insurance, voluntary benefits, and wellness program solutions. We work with all carriers and service providers to offer flexible plan designs, cost-control strategies and analytics, reduced administrative costs, technology support, and online enrollment solutions.

With SWBC, you will receive periodic reviews to help ensure the right policies are in place for the current demographics of your employees and the financial goals of your company.

## // Executive Benefits

Competition can be fierce when it comes to retaining key employees. SWBC can help you boost their satisfaction with an Executive Benefits program, strategically designed for your organization to retain, reward, and recruit top talent.

## // Investment Portfolio Management

Partner with SWBC Investment Service’s Portfolio Managers to invest and grow your business’ capital. Our tenured advisors will research and recommend assets, create a customized and diversified investment mix, and rebalance your holdings regularly to ensure your portfolio stays on target and is aligned with your goals.

## // Investment Services Capital Markets

SWBC provides investment solutions specifically for businesses and financial institutions looking for an effective way to manage liquidity and grow their capital. We open doors to fixed income investing opportunities for smaller organizations that may not have the internal resources to manage long-term and/or overnight investments. In addition, those institutions with in-house investment expertise turn to SWBC for competitively priced bond purchases and other investment solutions. Partner with SWBC for recommendations for managing profitability and risk in your investment portfolio.





## // Retirement Plan Advisory Services

SWBC Retirement Plan Services focuses exclusively on serving the retirement plan market. The standard for professional responsibility has been set by the Employee Retirement Income Security Act (ERISA), and it is our mission to act as an advocate to ensure that plan sponsors are meeting their obligations via internal controls or through the engagement of a retirement specialist like SWBC.

## // PEO Services

SWBC's Professional Employer Organization (PEO) provides HR compliance, benefits administration, payroll processing, workers' compensation, and loss control to businesses. We're among the few providers in the nation who have received ESAC-accreditation, meaning you can rest assured that your PEO is professionally and responsibly managed. Plus, with SWBC PEO, you may even receive better rates on workers' compensation and employee benefits. SWBC PEO is a single solution to all your employment-related needs. SWBC PEO was named one of the first-ever Certified Professional Employer Organizations (CPEO) by the U.S. Internal Revenue Service (IRS)\*\*. This designation provides added assurance to our clients and prospects that look to us to handle their federal employment tax responsibilities and back-office administrative and HR tasks.

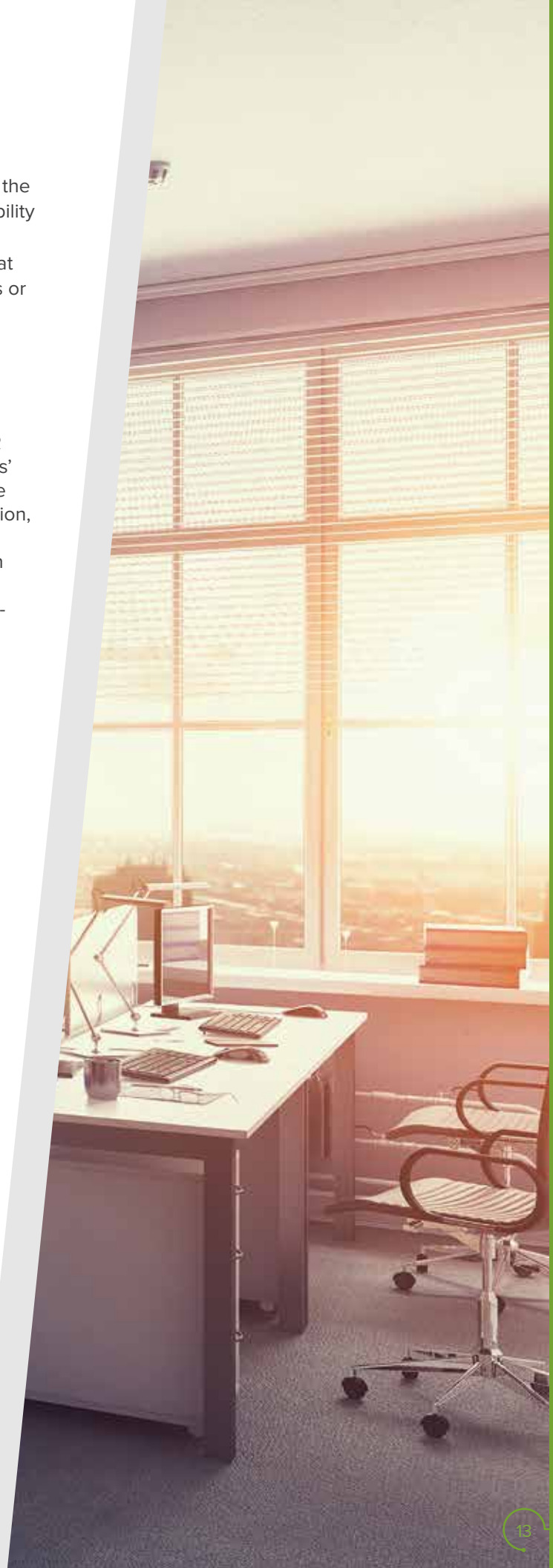
## // Real Estate Investor (REI) Insurance

At SWBC, we understand the needs of real estate investors and the importance of protecting your assets—whether your portfolio has five houses or 500. Our long-standing national REI insurance program is flexible and comprehensive, giving you the coverage you need at a competitive price. Leverage our technology and people resources to bind A-rated coverage by A.M. Best and secure your portfolio now and into the future.

## // ThriveHR™

SWBC's PEO offers a groundbreaking business solution for payroll, human resources, and performance management with ThriveHR™. This web-based, state-of-the-art service enables businesses to focus on growth and development, and spend less time on administrative tasks. Customizable and designed to suit all business types and sizes, ThriveHR™ offers web-based payroll, timekeeping systems, tax-filing services, background checks/drug screening, leave of absence administration, and much more!

\*\*The IRS does not endorse any particular certified professional employer organization. For more information on certified professional employer organizations, go to [www.irs.gov](http://www.irs.gov). For more information on the ESAC accreditation program, go to [www.esacorp.org](http://www.esacorp.org).



# FINANCIAL INSTITUTIONS

SWBC offers products and services to help credit unions, banks, insurance agents, and mortgage servicers meet some of their most critical goals. Our products and services can help institutions of all sizes create a more competitive lending program; engage consumers and generate non-interest income; create operational efficiencies and control overhead; manage risk and remain compliant; and build capital.

## // CREATE A COMPETITIVE LENDING PROGRAM

We offer products and services to make your institution's auto and mortgage lending program stand out from the crowd.

### // PRODUCTS & SERVICES

#### AUTOPAY

Bacon Loan Pay

Call Center Services

Payment Processing

Payment Protection Programs

Outsourced Mortgage Lending Services

Vehicle Protection (GAP/MMP)

## // ENGAGE CONSUMERS AND GENERATE NON-INTEREST INCOME

Our products and services can help your institution deepen your relationship with your borrowers by offering them valuable products and services that protect their assets and offer convenience—while generating non-interest income for your institution.

### // PRODUCTS & SERVICES

Bacon Loan Pay

Outsourced Insurance Agency

Payment Processing

Payment Protection Programs

Retail Investment Services

Vehicle Protection (GAP/MMP)

Voluntary Insurance Products

## // CREATE OPERATIONAL EFFICIENCIES & CONTROL OVERHEAD

We offer products and services to help you manage your people and processes—leading to lower overhead and leaner operations.

### // PRODUCTS & SERVICES

Account Retention Services

Asset Recovery

AutoPilot® Collections Software

Bacon Loan Pay

Benefits Pre-Funding Program

Call Center Services

Collateral Protection Insurance

Employee Benefits

Executive Benefits

Lending Solutions:

- Flood Products

- Streamlined Appraisal and BPO Services

- Title/Lien Position Products

- Valuation Services

- Verification Services

Outsourced Collections

PEO

## // MANAGE RISK & COMPLIANCE

We have a number of products and services that help financial institutions manage loan portfolio risk and meet or exceed compliance regulations.

### // PRODUCTS & SERVICES

Asset Recovery

AutoPilot® Collections Software

Blanket Auto and Mortgage Insurance Programs

Collateral Protection Insurance

Cyber Liability Insurance

Lender-Placed Insurance Programs

Lending Solutions:

- Flood Products

- Streamlined Appraisal and BPO Services

- Title/Lien Position Products

- Valuation Services

- Verification Services

Outsourced Collections

Payment Protection Programs

Real Estate Owned (REO) Insurance

## // BUILD CAPITAL

We have multiple products and services that can help you preserve the underlying financial health of your institution by maintaining and building capital.

### // PRODUCTS & SERVICES

Benefits Pre-Funding Program

Investment Services Capital Markets





## // Asset Recovery

Through our proprietary AutoPilot® technology, you can quickly and seamlessly facilitate and manage services, such as field visits, repossession of collateral, skip service requests, and remarketing of secured collateral—all by accessing our network of trusted partners. Our asset recovery service helps you recover and dispose of repossessed assets quickly, easily, and at the best possible price. The platform is also integrated and accessible through our proprietary AutoPilot web portal, as well as select 3rd party collections and core platforms.

## // AUTOPAY

Through exclusive financial ecosystems such as Credit Karma and NerdWallet, AUTOPAY from SWBC helps lenders gain access to millions of qualified borrowers and gives borrowers mobile access to refinance their existing loan or find the best loan possible before purchasing a vehicle. Using AUTOPAY's rules-based decision engine ensures qualified leads are delivered that meet an institution's lending guidelines, while providing the borrower a pre-qualification without impacting their credit score.

## // AutoPilot® Collections Software

For financial institutions looking to realize the full potential of their collectors' efforts and streamline their in-house collections processes, SWBC offers AutoPilot Collections Software—an exclusive software package that places all your collections tasks under one, easy-to-use platform. Our collections software removes the need to switch between multiple screens to complete collections tasks, saving your employees time and increasing productivity. The scalable solution integrates SWBC's insurance tracking, payment solutions, asset recovery, and outsourced collections services.

## // Benefits Pre-Funding Program

Rising benefit expenses can present a challenge to any organization, especially those that affect your most-prized assets—your employees and working capital. SWBC provides alternative investment options through a pre-funding strategy specifically designed to offset future costs of employee benefits.

## // Blanket Auto and Mortgage Insurance Programs

Our Blanket Insurance Programs help protect entire auto or real estate portfolios against uninsured or underinsured physical damage. For real estate portfolios, it provides hazard coverage for residential and commercial properties, including mobile homes, with optional coverage for second mortgages, equity loans, and REO properties. The Vendors Single Interest (VSI) blanket policy provides coverage for physical damage loss on your auto loan portfolio.

## // Collateral Protection Insurance (CPI)

With either our traditional CPI program or our innovative hybrid program, we track your borrowers' vehicle insurance status, communicate with your borrowers and their insurance companies to verify insurance coverage, and place insurance when necessary. We work with multiple, reputable carriers to give you choices on rates and plans, and we use the most advanced technology to improve your cash flow and operational efficiency. As part of this solution, your borrowers have access to imcovered.com: a private-labeled, mobile-optimized site where they can quickly and easily verify and update their insurance coverage.

## // Employee Benefits

Provide your employees with a benefits package that meets their needs and supports your business with help from SWBC. We are an experienced team of best-in-class health benefits consultants, committed to demonstrating marketplace differentiation by providing innovative strategies, perfect service, and insurance and wellness program solutions. We work with all carriers and service providers to offer flexible plan designs, cost-control strategies and analytics, reduced administrative costs, technology support, and online enrollment solutions.

With SWBC, you will receive periodic reviews to help ensure the right policies are in place for the current demographics of your employees and the financial goals of your company.

## // Executive Benefits

Competition can be fierce when it comes to retaining key employees. SWBC can help you boost their satisfaction with an Executive Benefits program, strategically designed for your organization to retain, reward, and recruit top talent.

## // Guaranteed Asset Protection (GAP)

GAP is an income-generating product that pays the difference between the Actual Cash Value (ACV) of a vehicle and the unpaid balance of a loan, in the event the vehicle is totaled or stolen and not recovered. In some states, our program may also include an extra \$1,000 benefit that borrowers may use toward financing a replacement vehicle with your institution. We also offer GAP with PowerBuy™, which is a step beyond the industry standard. It offers up to an additional \$5,000 toward replacement vehicle financing and fosters loan retention, making it a win-win for you and your borrowers. Both programs are delivered through UNITY®, our proprietary quoting and cross-selling tool. It seamlessly interfaces with loan origination systems to save time and reduce input errors when quoting a combined loan cost and GAP payment to a prospective borrower. Vehicles may include cars, light trucks, travel trailers, watercraft, motorcycles, golf carts, and more.



## // Investment Services Capital Markets

SWBC provides investment solutions specifically for financial institutions looking for an effective way to manage liquidity and grow their capital. We open doors to fixed income investing opportunities for smaller institutions that may not have the internal resources to manage long-term and/or overnight investments. In addition, those institutions with in-house investment expertise turn to SWBC for competitively priced bond purchases and other investment solutions. Partner with SWBC for recommendations for managing profitability and risk in your investment portfolio.

## // Outsourced Insurance Agency

Easily add home, auto, renters insurance, and more to your product line-up with SWBC Insurance Partners. With our program, you give your borrowers an easy, secure way to request a quote and information is delivered to our courteous, professional agents, standing by to provide quotes and bind coverage from an array of top-rated carriers. With this hassle-free, revenue-generating program, installation and training are minimal, and fee income options are available based upon your level of participation.

## // Retail Investment Programs

Through a partnership with SWBC, you can offer a full line of investment products and services to your consumers by giving them access to an investment professional who will provide customized, comprehensive financial strategies to assist them in navigating through life-changing events. SWBC offers turnkey programs that focus on the critical components that build success: marketing, technology, management, training, and compliance.

## // Lender-Placed Insurance Programs

SWBC understands the need for financial institutions and servicers to protect their assets, and a key component of any risk mitigation plan is ensuring that continuous insurance coverage is maintained at all times, especially if borrowers have issues obtaining their own insurance. Our key objectives with managing risks are as clear as they are crucial: protect the monetary interests of financial institutions in the event of a collateralized property loss, and provide world-class service to the borrowers throughout the entire process. SWBC offers risk management solutions for mortgage portfolios in the form of Lender-Placed Insurance (LPI) programs. We can tailor an LPI program (web-based, partial outsourcing, or full outsourcing) based on your portfolio characteristics, risk-tolerance, and how involved your institution would like to be in the insurance-tracking process.

As a managing general agent, SWBC leverages relationships with a number of A-rated carriers. This allows us to develop the most effective lender-placed insurance program for each of our clients, based on their specific needs.

## // Lending Solutions™

Lending Solutions provides cost-effective and compliant lending products for originators, loan servicers, and portfolio managers. Built off of our vast experience in valuations, Lending Solutions has assembled a suite of products that is designed and process-engineered to meet the turnaround time and compliance needs of the mortgage industry. Lending Solutions is recognized by Morningstar Credit Ratings, which distinguishes it from other valuation providers and recognizes its focused quality control, guided policies, and procedures. Product options include: Valuation Products, Title/Lien Position Products, Flood Services, Verification Services, Document Services, Insurance Products, and more.

## // Major Mechanical Protection (MMP)

MMP is an auto warranty program to protect borrowers from costly repairs. We offer several coverage options, that allow borrowers to choose the repair facility, and provide fully transferable policies which can be added to new loans for new or used vehicles, as well as to certain existing loans. Some programs also offer roadside assistance and reimbursement for trip-interruption expenses. MMP is delivered through UNITY®, our proprietary quoting and cross-selling tool. It seamlessly interfaces with loan origination systems to save time and reduce input errors when quoting a combined loan cost and MMP payment to a prospective borrower.

## // Outsourced Collection Services

Improve efficiencies and reduce costs with the convenience and flexibility of outsourcing your collection efforts to SWBC. We assist clients across the country with our cradle-to-grave collections offering. From as early as one day delinquent, SWBC clients experience lower delinquency and losses at a cost which is lower than internal efforts and other vendors. We are licensed in 49 states and work on behalf of your institution to reduce delinquencies, using a first- or third-party approach. With SWBC's Outsourced Collection Services, your staff can focus on growth opportunities, while leveraging our expertise, infrastructure, and resources to remain compliant and effectively control delinquency, losses, and cost.

## // Outsourced Mortgage Lending Services

Our Outsourced Mortgage Lending program gives financial institutions the ability to offer their customers home financing options. We can provide your institution with a full array of lending tools that allow you to avoid some of the risks typically associated with starting and maintaining a mortgage program. There are no employees to hire or train, little-to-no cost for implementation, and no investor relationships to maintain. Our focus is on initiating and maintaining programs which are created according to your specifications and available resources. Whether you're just beginning to offer mortgages or if you are an experienced mortgage lender, we have the support services and programs to enhance your efforts and increase your loan production.





## // Payments

SWBC's Payments Program is powered by our Electronic Cash Management (ECM) System, which allows users to enter, originate, and track Automated Clearing House (ACH) and card-based transactions through a safe, secure, hosted, and easy-to-use system. The ECM system is a payment acceptance and processing tool, and it's one of the most flexible payment utilities on the market for collecting single or recurring payments from checking or savings accounts, debit, and credit cards. We provide multiple, branded channels for your borrowers to access and make payments; including web, mobile, and Interactive Voice Response.

## // Payment Protection Programs

Payment Protection Programs ensure that outstanding loan balances are paid off in the event of death, or that loan payments are made on behalf of your borrowers in the event of disability or involuntary employment, subject to plan maximums. It is the perfect risk management tool for lenders and provides excellent protection for your borrowers. SWBC provides competitive program pricing and full administration services including premium processing, claims handling, and reporting. Most unique, though, is our exclusive, funeral concierge program that we provide free of charge to all individuals electing payment protection coverage.

## // PEO Services

SWBC's Professional Employer Organization (PEO) provides HR compliance, benefits administration, payroll processing, workers' compensation, and loss control to businesses\*. We're among the few providers in the nation who have received ESAC-accreditation, meaning you can rest assured that your PEO is professionally and responsibly managed. Plus, with SWBC PEO, you may even receive better rates on workers' compensation and employee benefits. SWBC PEO is a single solution to all your employment-related needs. SWBC PEO was named one of the first-ever Certified Professional Employer Organizations (CPEO) by the U.S. Internal Revenue Service (IRS)\*\*. This designation provides added assurance to our clients and prospects that look to us to handle their federal employment tax responsibilities and back office administrative and HR tasks.

## // Real Estate Owned (REO) Insurance

Managing risk is critical for financial institutions, particularly when it comes to residential and commercial REO properties. With REO protection from SWBC, your institution can get one all-inclusive plan to cover multiple risks such as hazard, flood, and vandalism, among others—for your entire portfolio. Need lender-placed insurance? We can help with that, too!

## // ThriveHR™

SWBC's PEO offers a groundbreaking business solution for payroll, human resources, and performance management with ThriveHR™. This web-based, state-of-the-art service enables businesses to focus on growth and development, and less time on administrative tasks. Customizable and designed to suit all business types and sizes, ThriveHR™ offers web-based payroll, timekeeping systems, tax-filing services, background checks/drug screenings, leave of absence administration, and much more!

## // Voluntary Protection Programs

We provide a wide variety of popular voluntary protection programs that consumers can purchase from their trusted financial institution such as Accidental Death and Dismemberment (AD&D), individual life insurance, home warranties, Pet Insurance, and other valuable products. We handle the marketing and solicitation for you with minimal effort on your part. Our results are proven, your brand image is improved, and we ensure that all products complement existing products and services within your organization.

\*To work with SWBC PEO, the participating company headquarters must be located in Texas.

\*\*The IRS does not endorse any particular certified professional employer organization. For more information on certified professional employer organizations go to [www.irs.gov](http://www.irs.gov). For more information on the ESAC accreditation program go to [www.esacorp.org](http://www.esacorp.org).

## Other SWBC Programs



### // Reinsurance Opportunities

SWBC provides product manufacturers the ability to share their risks on both property and casualty insurance, credit life/credit disability insurance, and also group life insurance. SWBC Life Insurance Company enjoys a rating of B++ from A.M. Best Company and accepts risk on a co-insurance basis.

### // SWBC Real Estate

Investors looking for opportunities in real estate should talk with SWBC Real Estate, LLC, our commercial real estate company that focuses on new developments, value-added acquisitions, distressed situations, and core real estate products. We target growth markets in the Southern United States, with a strong emphasis on Texas, and our portfolio typically includes industrial properties, single-family lot developments, and newly constructed Class A multi-family properties. We partner with a variety of investors, including money managers for large insurance companies, pension funds, family offices, opportunity funds, and high net-worth individuals.

## Dedication to Technology

SWBC is committed to providing our clients with cutting-edge technology resources. We make substantial investments in proprietary software development, as well as strategic APIs and integrations with industry-leading core processors. Our ultimate goal is to give our clients the resources they need to better serve their customers, have access to comprehensive reporting in order to make sound decisions, and conveniently manage their day-to-day business. Some of our most notable technology investments include:



### // Turnkey™

Turnkey is our online tool that streamlines the mortgage application process for consumers from start to finish, creating a dramatically easier path to fulfilling application requirements in a secure, fast, and organized digital setting.

### // AutoPilot® Platform

The AutoPilot Platform is a secure, streamlined portal that allows financial institutions to efficiently manage their auto and mortgage loan portfolios. From this mobile-optimized platform, financial institution staff can manage their collections, payment, insurance tracking and placement, and asset recovery activity.

### // Websure

Websure is our secure online insurance portal that gives real estate investors and businesses with multiple insurance policies a single snapshot overview of their coverage. It houses all of their insurance documents in one place to make them easily accessible anytime, anywhere.

### // IMCOVERED.COM

IMCOVERED.COM is a private-labeled, mobile-optimized site that is available through our insurance-tracking solution. It delivers self-service convenience to financial institution borrowers that need to update their insurance information.

### // Bacon Loan Pay

Bacon Loan Pay is our premier, borrower-facing portal that financial institutions can plug in to their existing website to give their borrowers the ability to make ACH and card-based loan payments online. It is white-labeled, user-friendly, and secure.

# SWBC'S ORGANIZATION



SWBC, as a diversified company, offers a number of products and services to help your business thrive. Our company makeup supports our ability to provide risk management techniques and practices in a number of areas—keeping you protected, fostering innovation, and allowing you to focus on your biggest concern, your business.





## SWBC in the Community

Since our inception in 1976, SWBC has been actively contributing to the growth and success of the communities in which we live and work. SWBC employees, through the SWBC Cares program, participate in a wide range of community activities in San Antonio and across the country lending support to local, regional, and national causes.

In addition to sponsoring hundreds of sporting, civic, and leadership events, SWBC supports a number of causes and donates to numerous non-profit organizations each year. We are a leading supporter of the Children's Miracle Network Hospitals® and hold annual fundraising campaigns for both Junior Achievement and United Way.

SWBC contributes a minimum of 8% of pre-tax income to charitable organizations annually.

**One of the Best Companies to Work for in Texas**  
*Texas Monthly* (2012, 2013, 2014, 2015, 2016)

**Top Workplace**  
*San Antonio Express-News* (2015)

**Largest San Antonio Private Sector Employers**  
*San Antonio Business Journal* (#6)

**Fastest Growing Private Company**  
*San Antonio Business Journal* (#14)

**Largest Property Tax Consultants**  
*San Antonio Business Journal* (#1)

**Largest Employee Benefits Brokers**  
*San Antonio Business Journal* (#4)

**Largest Insurance Brokerages**  
*San Antonio Business Journal* (#1)

**Largest San Antonio Stock Brokerage Firms**  
*San Antonio Business Journal* (#9)

**Largest Financial Planning Firms**  
*San Antonio Business Journal* (#7, ranked by assets under management locally)

**Largest San Antonio Money Management Firms**  
*San Antonio Business Journal* (#4, ranked by number of local managed accounts)

**Largest San Antonio Money Management Firms**  
*San Antonio Business Journal* (#7, ranked by total number of local assets under management)

**Largest Financial Planning Firms**  
*San Antonio Business Journal* (#13, ranked by number of financial planning professionals)

**Largest Office Properties**  
*San Antonio Business Journal* (#20/SWBC Tower, ranked by total square footage)

**Healthy Workplace Recognition Program, Silver-Level—**  
San Antonio Business Group on the Health and Mayor's Fitness Council (Large worksite category, 2012)

**One of America's Top 100 Mortgage Employers**  
*National Mortgage Professional Magazine* (2016)

**Lone Star Circle Award/Top Texas Veterans Home Loan Lender—**Texas Veterans Land Board

**Top 100 Mortgage Companies in America**  
*Mortgage Executive Magazine* (2014)

**Top 1% of Mortgage Originators in America**  
*Mortgage Executive Magazine* (29 Loan Officers/2016)

**Top 200 Mortgage Originators in America**  
*Mortgage Executive Magazine* (1 Loan Officer/2016)

**50 Best Companies to Work For**  
*Mortgage Executive Magazine* (2014)

**Top USDA Volume, Top VA Volume, Most Loans Closed, Top Dollar Volume**  
*Scotsman Guide* (5 Loan Officers/2016)

**First-ever Certified Professional Employer Organizations (CPEO)** by the U.S. Internal Revenue Service (IRS)\* (2017)

**Accredited by the Employer Services Assurance Corporation (ESAC)** (2010)

**Accredited by National Association of Professional Employer Organizations (NAPEO)**

**Received Residential Vendor Ranking** (asset valuation) MOR RV1 (Stable) from Morningstar Credit Ratings, LLC (SWBC Lending Solutions)

**Revised outlook to positive for the Long-Term Issuer Credit Rating** (Long-Term ICR) from A.M. Best and affirmed the Financial Strength Rating of B++ (Good) and the Long-Term ICR of "bbb" (SWBC Life Insurance Company)

\*The IRS does not endorse any particular certified professional employer organization. For more information on certified professional employer organizations go to [www.irs.gov](http://www.irs.gov). For more information on the ESAC accreditation program go to [www.esacorp.org](http://www.esacorp.org).



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