



Our Blueprint

How We Put **You**, Your **Clients**, and Your **Business** First.



Welcome to SWBC, where we believe in the power of relationships, the strength of integrity, and the commitment to excellence. As the proud owners of SWBC, we are delighted to present you with “Our Blueprint”—a comprehensive guide to SWBC’s values, services, and the distinctive qualities that define us.

At SWBC, we don’t just provide financial services; we craft experiences rooted in our core values of integrity, service, trust, commitment, accountability, excellence, and teamwork. Our DNA is built on the belief that your success is our success, and this philosophy sets us apart in the world of financial services.

Gary Dudley

Gary Dudley
President and Co-Founder of SWBC

Charlie Amato

Charlie Amato
Chairman and Co-Founder of SWBC

What separates SWBC apart from the **rest**?

WE’RE DEDICATED TO SECURITY

Security is more than a commitment; it’s in our DNA. We understand that trust is earned, and we take the responsibility of safeguarding your information seriously. Our investment in people, technology, and time reflects our commitment to protecting our assets and the information that matters most to you. Our information security program is designed to meet the highest standards, ensuring your peace of mind.

WE CONSISTENTLY INVEST IN TECHNOLOGY

In an era driven by technological advancements, we empower our clients with cutting-edge technology. Our investments in proprietary software development, strategic APIs, and integrations with industry-leading core processors are unparalleled. Our goal is simple—to equip you with the tools necessary to serve your customers, make informed decisions, and manage your business operations effortlessly.

WE INVEST IN OUR TEAM MEMBERS

Our corporate culture is more than just a backdrop; it prioritizes our employees as the heartbeat of our success. We provide essential resources for their personal and professional growth, creating a passion-driven environment that fuels exceptional customer service and innovative solutions.

WE HAVE A STRONG MARKETING TEAM

Our in-house marketing team is an integral force that propels us beyond competitors. Led by innovation and a commitment to excellence, our marketing team helps ensure that the SWBC experience is not merely a service but successful partnership. More than just a department, the team is pivotal in connecting SWBC with the marketplace by meticulously crafting and implementing effective strategies that resonate with our clients, elevating our brand and fortifying our standing in the industry. The team serves as an invaluable asset focused on maintaining a solid brand, supporting overall business objectives, and fostering long-term success.

WE’RE A RELATIONSHIP-BASED COMPANY

At SWBC, we believe in the power of connections. Our company was founded on the premise that mutually beneficial relationships equate to long-term success for you and us. We take great pride in our long-lasting client partnerships built over many decades. Our dedication and commitment to enduring relationships remain strong with our employees and, most importantly, our valued clients.

As you explore **Our Blueprint**, envision a partnership where excellence is not just a goal but a guarantee. We’re eager to serve you, bringing our distinct differentiators to elevate your experience and drive mutual success.

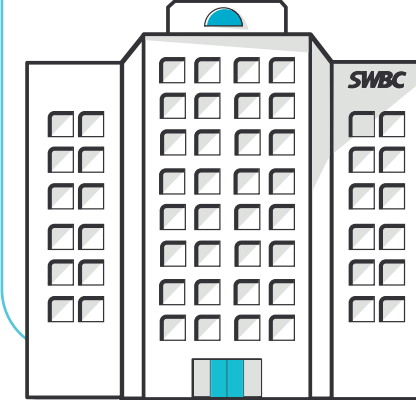
About SWBC

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. Today, SWBC is an international financial services company that provides products and services to help financial institutions, businesses, and individuals meet their most critical goals. We have employees across the U.S and Mexico. 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.

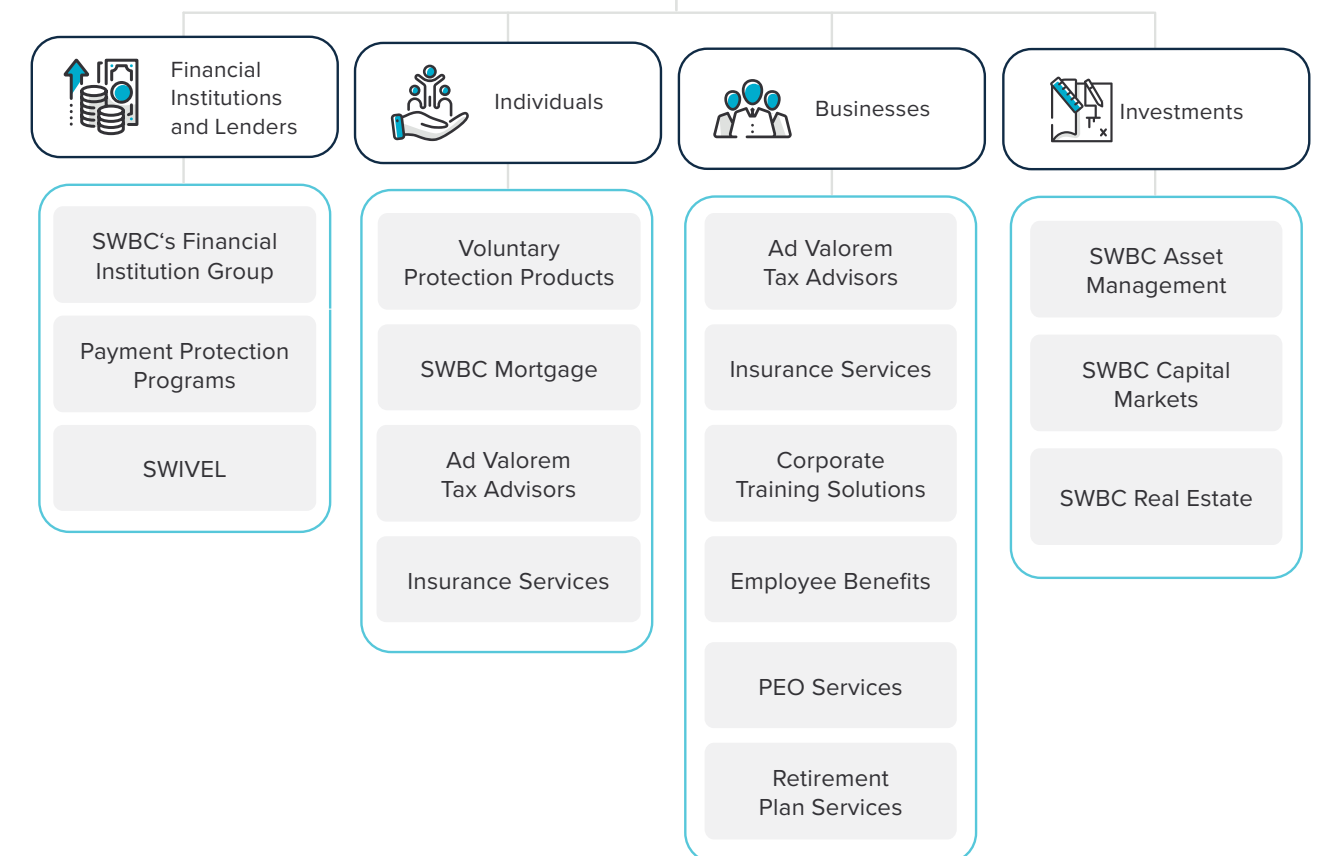
Why SWBC

Maintaining trust with our clients and partners has been a core component of SWBC's growth and success over the past 45+ years. Serving our financial institution and business clients requires a strong commitment to compliance adherence with multiple complex regulations through an uncompromising emphasis on compliance excellence made possible. SWBC has demonstrated its uncompromising emphasis to compliance excellence by significant investments in technologies, training programs, and subject matter experts.

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.



WE'RE A VALUES-BASED ORGANIZATION

SWBC adheres to a strict employee code of conduct. This corporate policy sets out the behaviors and practices SWBC expects from all employees. **We live by the values of:**



INTEGRITY



SERVICE



TRUST



COMMITMENT



ACCOUNTABILITY



EXCELLENCE



TEAMWORK



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Solutions *for* Financial Institutions and Lenders

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The Financial Institution Group

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. Nearly 1,400 financial institutions entrust SWBC for their collections, insurance, payments processing, insurance tracking, property valuation, settlement services, and asset recovery needs.

Our Distinction

LENDING PROGRAM CONFIDENCE

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

ENGAGE AND GENERATE NON-INTEREST INCOME

We can help your institution deepen relationships with borrowers while helping to protect their assets and offer convenience—while generating non-interest income.

CREATING OPERATIONAL EFFICIENCIES

The Financial Institution Group can help you manage your people and processes—leading to lower overhead and leaner operations.

MANAGE RISK AND COMPLIANCE

Reduce your risk with products and services that help financial institutions manage loan portfolio risk and meet or exceed compliance regulations.



In an ever-evolving market, one thing remains the same: our unwavering commitment to our clients. We listen to their needs and provide innovative solutions so they can focus on what matters most – growing their business. It's how we remain a trusted business partner for more than 1,200 financial institutions nationwide.



Mark Hein

CEO, The Financial Institution Group

Products & Services

Lender-Placed Insurance

HYBRID COLLATERAL PROTECTION INSURANCE

An SWBC innovation, our hybrid program was developed in 2012 to reduce borrower noise institutions experience when adding traditional CPI premium that's billed as a one-time annual payment. The benefit of Hybrid CPI is that the premium is billed monthly, causing less financial stress on the borrower, helping to keep borrowers in their vehicles, and avoiding repossession.

TRADITIONAL COLLATERAL PROTECTION INSURANCE

Through our traditional CPI program, we track your borrowers' vehicle insurance status via electronic data interchange (EDI), robotic processing automation (RPA), and insurance agent callouts. In the less than 3% of cases where we are unable to determine insurance coverage, we communicate with your borrowers through multiple channels 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.

SKIP SERVICES

As an optional feature of our CPI program, we can deploy our internal skip service agents to locate and secure missing collateral. From skip assignment to investigation and disposition, we can leverage our knowledge and experience to assist clients with one of their major challenges of trying to locate skipped borrowers and their collateral.

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.

LENDER-PLACED INSURANCE (LPI) (MORTGAGE)

Our key objectives with managing risk 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, automated, 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.

Products & Services

Lending

LOS EXPRESS/UNITY

The presentation of point-of-sale products can be one of the most difficult aspects of a loan closing. Switching between the loan origination system (LOS) and the product provider's system can be time consuming and confusing for both the loan officer and the borrower. With SWBC's UNITY system and our newly designed LOS Express platform, the process of presenting Guaranteed Asset Protection (GAP), Major Mechanical Protection (MMP), and other vehicle and loan protection products is a snap. Designed to integrate with most loan origination systems with just a click, your loan officer can easily provide your borrower with the costs associated with each protection product, built right into their monthly payment. Coverage terms, benefit levels, and costs can be adjusted easily to best fit the needs of the borrower.

GUARANTEED ASSET PROTECTION (GAP)

Following a total loss, your borrower's primary insurance coverage may not fully cover their outstanding loan balance. The cost of replacing a car while still owing on the totaled vehicle is a financial burden that most borrowers cannot bear. With GAP, any amount still owed on the loan after the primary carrier settlement is paid may be waived.

While GAP has been the standard in auto loan protection for decades, SWBC also offers additional benefits to help your GAP program stand out in the market.

GAP WITH POWERBUY®

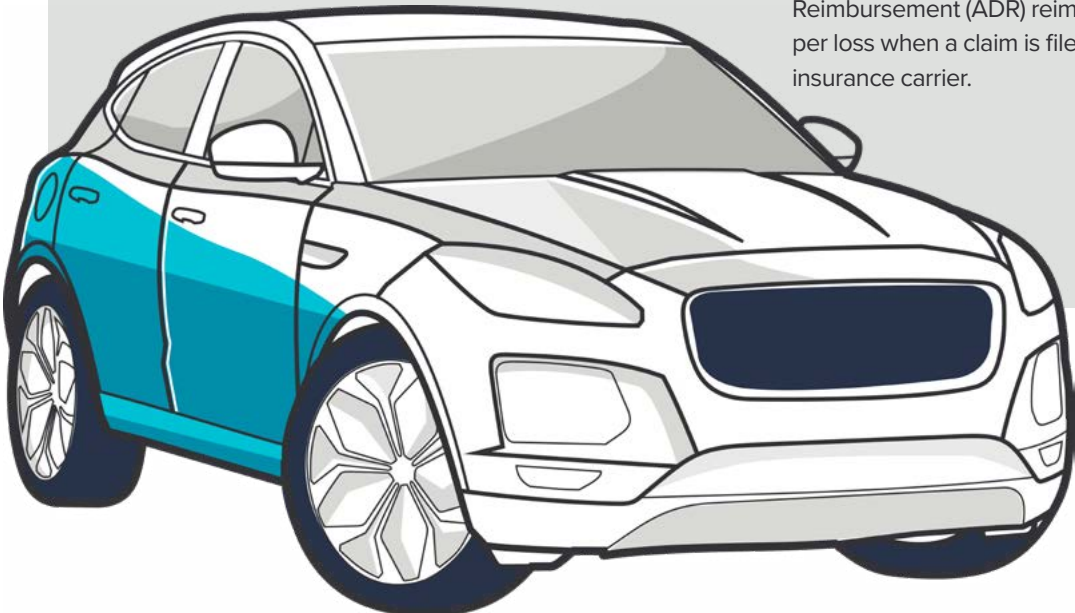
First launched by SWBC in 2015, GAP with PowerBuy provides a holistic approach to loan protection that keeps the borrower covered through all stages of the loan. With coverage addressing both the outstanding loan balance, as well as loss of value due to depreciation, GAP with PowerBuy provides the benefits that borrowers need to fully protect their vehicle investment following a total loss. With GAP, the deficiency balance may be waived, and with PowerBuy, the borrower may be eligible for an additional depreciation benefit of up to \$6,000 to apply toward a replacement vehicle financed with your financial institution.

GAP ADVANTAGE

Providing an extra loyalty benefit to your borrowers, GAP Advantage provides coverage for their outstanding loan balance to be waived following a total loss, as well as a benefit of up to \$2,500 toward the financing of their replacement vehicle with the financial institution.

GAP WITH ADR

Not every accident results in a total loss, but it could cause your borrower to have to pay out of pocket for the deductible through their primary insurance carrier. Auto Deductible Reimbursement (ADR) reimburses the borrower up to \$1,000 per loss when a claim is filed and paid by their primary auto insurance carrier.



MAJOR MECHANICAL PROTECTION (MMP)/VEHICLE SERVICE PROTECTION (VSP)

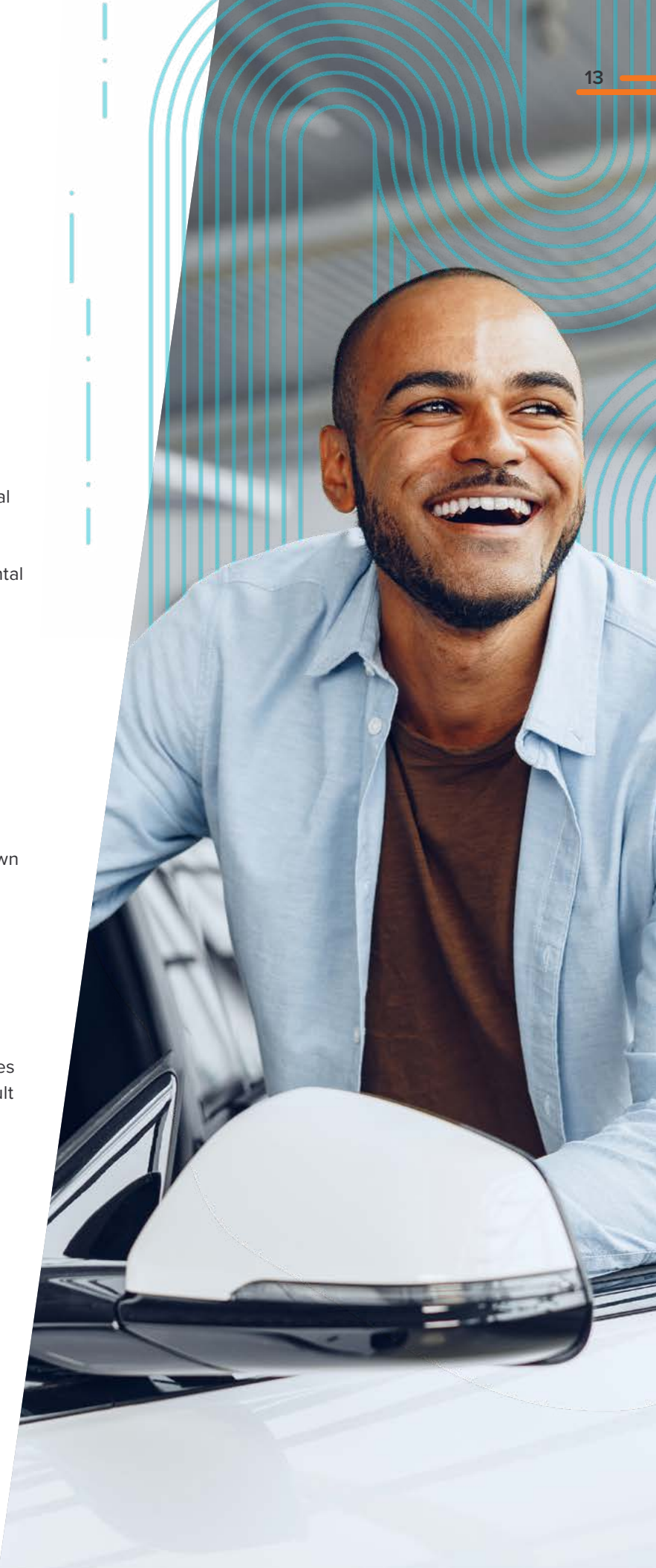
Major Mechanical Protection (MMP) can help protect your borrowers from costly repair bills should their vehicle experience an unexpected breakdown. Our array of top A-rated carriers provide the best mechanical coverage on the market, and we will work with your team to determine which is the right fit for your program. Embedded additional features and standalone product offerings include key fob replacement, road hazard coverage, trip interruption coverage, roadside assistance, paintless dent removal, rental car allowance, and total loss refund.

POWERBUY® EQUITY PROTECTION (PEP)

Vehicles can depreciate at an alarming rate. Borrowers can finance a vehicle today and find that it can lose value seemingly overnight. PowerBuy Equity Protection (PEP) provides a depreciation benefit of up to \$10,000 for your borrower to return to your financial institution following a total loss or unrecovered theft. The benefit is then applied to the replacement vehicle loan financed with you as a down payment or principal reduction. PEP is a great option for borrowers who are in a positive equity position at the time of finance or as an additional benefit to supplement the protection that GAP provides.

OPEN LENDING

An SWBC partner, Open Lending (NASDAQ: LPRO) provides loan analytics, risk-based pricing, risk modeling, and default insurance to auto lenders throughout the U.S. For over 20 years they have empowered financial institutions to serve near-prime borrowers, achieve yield targets, offer better rates, and mitigate risk.



Products & Services

COLLECTIONS

When accounts go delinquent, many financial institutions struggle to manage their collections operations. SWBC's outsourced collections helps by delivering risk management solutions through outsourced collections solutions and leveraging the use of leading-edge technology, or if needed, professionally trained representatives. Preferred Collect™, a SWBC and FICO collaboration, provides financial institutions with a modern digital approach to communicating with past due borrowers. Through the use of text, email, and interactive voice response, a borrower can resolve their past due payment at their convenience by making a payment, promising to pay, or advising if a payment has already been made—all without speaking to a representative. However, if requested by the borrower, one of SWBC's professionally trained representatives will be available to deliver a "borrower experience," financial institutions can be proud of. All calls are recorded to ensure professionalism and are available for recall. Financial institutions also have reporting at their fingertips. Preferred Collect offers success information by communication channel. This comprehensive reporting will help financial institutions determine the impact of their collections strategies, and if needed, deploy more effective campaigns.

CONTACT CENTER SOLUTIONS

Many financial institutions have their own internal call center to handle member/customer requests. Challenges of keeping up with increasing call volumes and ongoing staffing issues impact service levels. For over 30 years, SWBC has been delivering contact center outsourcing services customized for the financial institution industry. These services are used to supplement an institution's internal call center with overflow and after hours/weekend call, email, and live chat support. SWBC provides comprehensive, 24/7/365, contact center solutions with highly trained representatives in multiple locations using real time core system integrations. Our purpose is to help our financial institution partners alleviate internal contact center staffing concerns, enhance customer service levels, and reduce operating expenses.

Member Solutions

ECONOCHECK

An SWBC partner, Econocheck, is a leading provider of identity fraud, data breach protection, and revenue-enhancing product strategies. Their retail checking strategies, direct response insurance programs, and identity theft products help banks and credit unions achieve their revenue goals, build loyalty/retention, and deliver value to the consumer.

equipifi

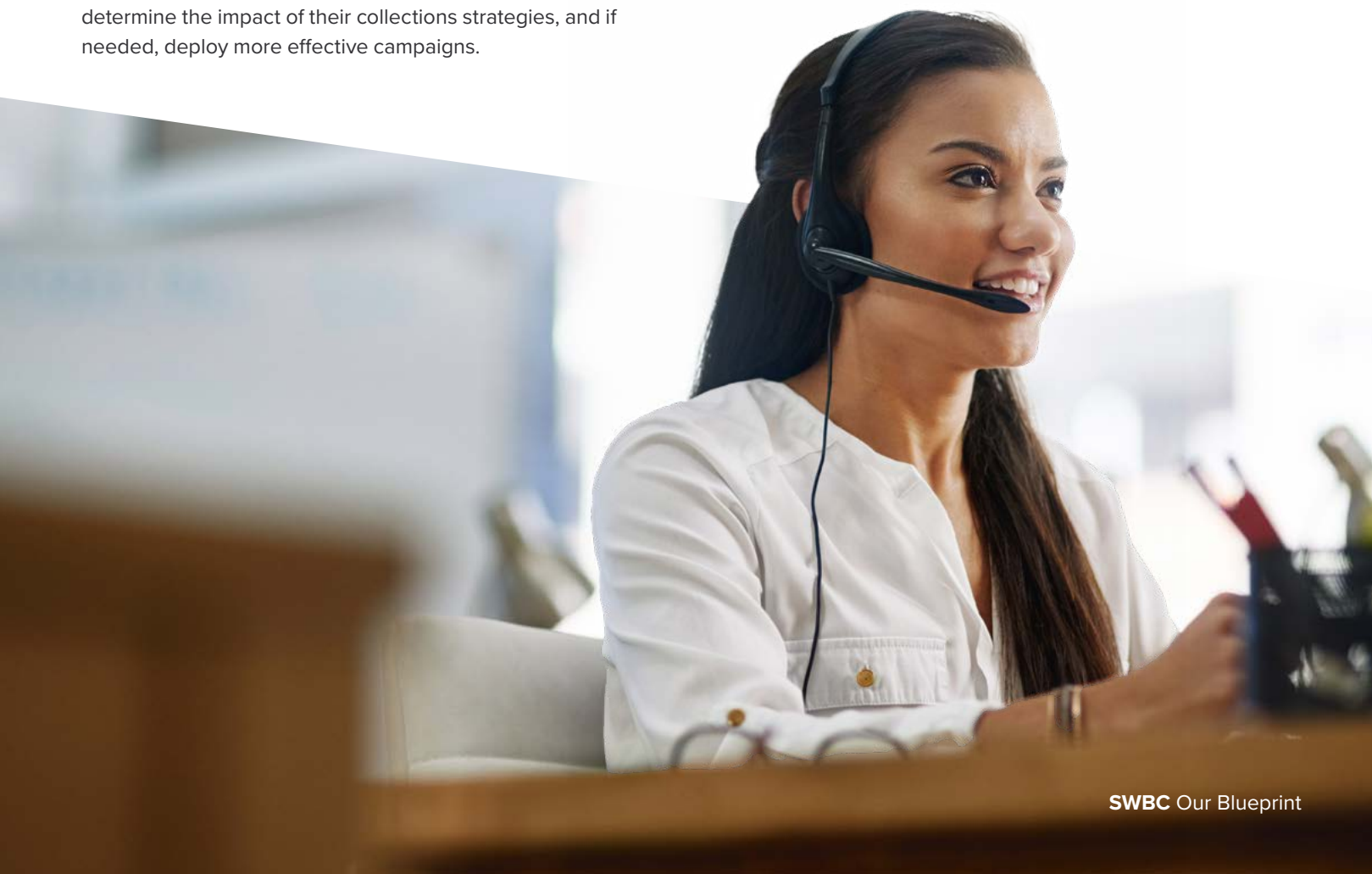
An SWBC partner—equipifi, is a fintech SaaS powering banks and credit unions with split payment capabilities on their existing debit cards. This is a white-label Buy Now, Pay Later (BNPL) solution for financial institutions that aligns with consumer purchase habits, payment preferences, and financial goals. The equipifi platform seamlessly integrates with financial institutions to deepen consumer engagement, grow market share, increase revenue, and provide a single place to view, accept, and manage BNPL plans on their existing banking app.

HEALTHCAR VEHICLE PROTECTION

Not every borrower has a loan financed by your financial institution, but all should have an opportunity to protect themselves and their vehicles from costly repair bills. The healthCAR Vehicle Protection program helps to generate non-interest income on your auto loan portfolio and beyond. Anyone can purchase healthCAR directly from your co-branded healthCAR webpage linked to your website. Enrollment is completed 100% online and is quick and easy. healthCAR gives everyone access to an affordable, month-to-month, vehicle repair subscription. There are no mileage limitations on the program and covers vehicles up to 20-years-old with benefits beginning after a 30 day, 1,000-mile responsible for a \$100 deductible. Included roadside assistance benefits extend beyond the coverage owner and includes any dependent.

FINALYTICS.AI

An SWBC partner, Silicon Valley-based Finalytics.ai is the first credit union platform to apply real-time big data and machine learning in a way that addresses the unique needs of prospective and new members. The platform dynamically segments incoming information from multiple sources concerning an individual then presents curated content unique to each person. This allows financial institutions to compete more effectively, drive member and customer acquisition and improve retention.



SWBC Our Blueprint



Solutions for Financial Institutions and Lenders



Payment Protection Programs

Working with SWBC to offer your borrowers payment protection options means you both benefit. When you partner with SWBC, you can offer borrowers confidence in their financial security, and build long-term relationships, while also helping to support your institution's risk management efforts and generate non-interest income.

As an additional benefit, any borrower who elects any SWBC-backed payment protection program gains access to funeral planning and assistance service via Everest Funeral Concierge. Everest helps borrowers with pre-planning, impending need, or immediate need stages. The concierge is an unbiased resource to help people during a difficult time period. They can act as a liaison between the family and a funeral home, helping to negotiate costs while ensuring the family's wishes are carried out. It's an invaluable service when your borrowers need it, and it's nice to know it's there when they don't.

Our Distinction

SWBC'S PAYMENT PROTECTION PROGRAMS OFFER MANY BENEFITS AND FEATURES INCLUDING:

- ✓ Customized programs to fit your needs
- ✓ A reduction in loan defaults
- ✓ Whole monthly benefit for disability and involuntary unemployment benefits
- ✓ Excellent training to support your employees
- ✓ Access to our proprietary web-based quoting platform, Unity®
- ✓ Access to SWBC's AutoPilot® Portal, which includes streamlined features such as:
 - Online claims submissions
 - Premium remittance
 - Up-to-date production reports
 - Penetration tracking



We take great pride in creating customized payment protection programs for our lending partners, focused on mitigating default risk and driving non-interest income, all while delivering robust benefits to their borrowers.



Joan H. Cleveland

**President and CEO,
SWBC Life Insurance Company
SWBC Property & Casualty Insurance Company**

Products and Services

DEBT CANCELLATION COVERAGE

SWBC Property and Casualty Insurance Company, rated A- by A.M. Best, provides financial institutions with options to offer their borrowers valuable debt cancellation programs. With robust benefits, provide your borrowers with protection during life's unexpected moments.

Debt cancellation offers your borrowers multiple benefits and peace of mind in the event of:

- ✓ Death
- ✓ Hospitalization
- ✓ Disability
- ✓ Involuntary Unemployment
- ✓ Accidental Death of a Dependent
- ✓ Family Leave

CREDIT INSURANCE

SWBC Life Insurance Company, rated A- by A.M. Best, provides financial institutions the ability to support their members by implementing a comprehensive credit insurance program. By offering credit insurance to their borrowers, financial institutions are not only able to generate additional ancillary income, but also deepen their relationships with borrowers and provide them with financial stability. SWBC Life Insurance Company specializes in manufacturing credit life, credit disability insurance, and credit involuntary unemployment programs for lending institutions and auto dealerships.

Credit insurance helps protect the lifestyles of your borrowers and their families when they are unable to work due to an accident, illness, involuntary unemployment, or even death. Your borrower and their family will not have the financial burden and additional stress during these times of difficulty. In the event of illness, injury, or death, the loan is protected.

Through our credit insurance program, we give you the ability to offer your members:



Credit Life Insurance with Terminal Illness & Accidental Dismemberment or Loss of Sight



Credit Accident & Health (Disability) Insurance with Lump Sum Total & Permanent Disability



Credit Involuntary Unemployment Insurance

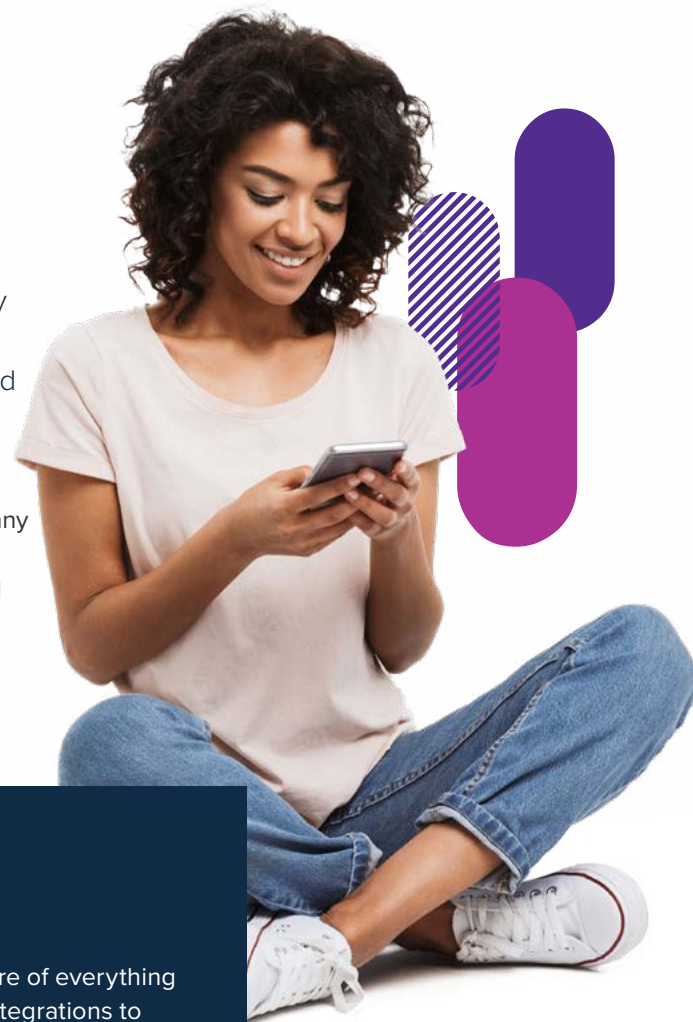
Standing up your credit insurance program with SWBC has never been easier. We offer turnkey implementations, training to your employees, competitive rates, a fast and easy claims process, and monthly online production reports, along with daily claims status.

SWBC Life Insurance Company is the first credit life manufacturer in Texas that can offer involuntary unemployment insurance to lenders through a group master policy.

SWIVEL™

SWIVEL's integrated Transaction Enablement™ platform is laser-focused on serving our community and the human behind every transaction. At our core, our program efficiently transmits funds from third-party institutions to your consumers' accounts. Beyond that, our program expands your ability to originate, track, and process ACH and card-based payments.

SWIVEL Transactions, LLC, is a financial technology and services company providing specialized, integrated transaction enablement solutions while mitigating risks associated with payments processing in the digital environment. SWIVEL is leveraged by over 800 financial institutions across the U.S. The company is a wholly owned subsidiary of SWBC, headquartered in San Antonio, Texas.



Our Distinction

SWIVEL, an SWBC Company, keeps security and compliance at the core of everything we do. From enabling transactions across various rails and software integrations to white-labeled services, SWIVEL exists to make the payment process easier and up to date with every payment made.

VERSATILE MONEY-HANDLING CAPABILITIES

Move and manage funds seamlessly using ACH for checking and savings accounts, credit and debit cards, and cash in partnership with MoneyGram®.

EASY LOAN PAYMENT OPTIONS

Accept payments through self-serve or staff-assisted channels, giving your borrowers the flexibility to pay the way they want and increasing your conversion rates.

MULTIPLE PAYMENT OPTIONS

Provide a consistent, easy-to-use payment experience across payment channels—whether by mobile, desktop or tablet, IVR, live agent, or in branch.

ASSURANCE

SWIVEL undergoes 12-month SSAE 18 SOC1, SOC2, and SOC for cybersecurity audits, and is assessed as a PCI DSS Level 1 Service Provider each year. Compliance with industry standards is an enduring commitment for us.

UNUSUAL ACTIVITY MONITORING

SWIVEL provides this valuable service at no additional cost. Unusual transactions are flagged with detailed, actionable messages sent to your risk team.

ACTIVE DEFENSE AND RESILIENCY

Our security team is dedicated to defending our payment solutions with industry leading people and technology. We champion resiliency and security by design as core competencies.



At SWIVEL, we're not just streamlining transactions; we're innovating digital payments, empowering account holders, and minimizing risk for our clients.



Amanda Crocker
EVP, The Financial Institution Group
President, SWIVEL

Products & Services

Transaction Enablement™



SWIVEL Pay

DIGITAL PAYMENTS

Our white-labeled payment portal is your solution for effortless and easy transactions on mobile or web, one-time or recurring, ensuring a hassle-free experience for both the institution and its account holders. Reduce call time, establish security among your account holders, and even save money with our self-serve online payments.

INTERACTIVE VOICE RESPONSE (IVR)

Customer service calls add up when your team handles multiple calls a day. Our IVR solution allows financial institutions to accept payments 24/7 through an automated telephone system and provides an alternative payment method for account holders to self-serve. With IVR, your agents can say goodbye to lengthy call durations.



SWIVEL Connect

INTEGRATIONS

SWIVEL seamlessly integrates with your digital banking services to give borrowers and account holders more ways to easily move and manage funds.

Our strategic partnerships ensure we can streamline financial processes and enhance SWIVEL's Transaction Enablement™ experience.

INTEGRATED PORTAL

SWIVEL seamlessly integrates with the SWBC administrative portal, AutoPilot®, allowing our Transaction Enablement™ platform to provide everything your front-line and back-office staff need to enable your transactions swiftly.



SWIVEL Enable

REAL-TIME PAYMENT DATA POSTING

SWIVEL's Connect2Core™ enables a real-time connection with financial institution core systems and applications in order to post payment data to account holders' accounts immediately after transaction submission. Connect2Core also provides account lookup and the ability to post payment information to your banking core.

TEXT MESSAGE REMINDERS

Empower your account holders with seamless and hassle-free payment management through our text message payment reminders. PayPrompt, powered by Eltrophy, enhances the financial experience, increases on-time payments, and reduces late fees by providing a convenient and proactive solution that keeps your account holders informed and in control of their financial obligations.

RISK MITIGATION

Robust InfoSec and sound risk management programs are essential to ensure the privacy, security, and integrity of payments transactions and the sensitive data involved. We make data protection and privacy our utmost concern to instill unwavering confidence on the services we deliver to your financial institution. Our substantial investments in both our platform and skilled professionals help us provide a safe and compliant platform. We work alongside your information security and compliance teams to safeguard transactions and prevent financial loss.

COLLECTIONS

SWIVEL integrates into AP Account Services, an outsourced collections service utilized by financial institutions. This distinct capability is designed to accelerate the launch of outsourced services for financial institutions' risk teams and improve collector efficiency and quality.



Solutions *for* Individuals

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02

Voluntary Protection Products

SLIC Insurance Agency, LLC, has identified additional products that can benefit your account holders when implemented, while also helping you to increase your non-interest income. With our turnkey approach to implementing a variety of programs, your responsibilities are minimal as we manage the marketing and monitor performance.

Some of the programs offered include the following benefits to you:

- Improving Consumer Retention
- Increasing Brand Exposure
- Offering Competitively Priced Products
- Building a Partnership with SWBC
- Growing Non-Interest Income

We offer a wide range of products and programs to meet your borrowers' needs

- Life Insurance Call Center
- Pet Insurance
- Identity Theft
- Home Warranty
- Guaranteed Issue Whole Life
- Online Term Life Insurance
- Variety of Embedded Products
- Accidental Death & Dismemberment (AD&D)

Our Distinction

At our core, we are committed to empowering individuals to fulfill their needs, particularly during the moments that matter most. Offering an extensive range of voluntary protection products, we take pride in our proactive approach to crafting personalized plans that cater to your unique circumstances. What truly distinguishes us is our unwavering dedication to walking alongside you through every stage of your journey. Whether you prefer the convenience of seamless online interactions, in-person consultations, or the ease of connecting over the phone, our omnichannel approval ensures that we are always within reach. Experience the difference that sets us apart—a dedicated ally ready to support you comprehensively and compassionately.



Cultivating through the wide array of life insurance products can be overwhelming. We work with individuals to offer products that meet their needs and can even protect their fur babies!



Joan H. Cleveland
President and CEO,
SLIC Insurance Agency, LLC

Products & Services

LIFE INSURANCE

When it comes to protecting your loved ones, we know you will do anything for them. Life insurance will help you prepare for the expected—and unexpected—by providing financial support for your family in their time of need.



Permanent Life Insurance

For your long-range needs, we offer a variety of Permanent Life Insurance products from a variety of top-rated carriers, that lock in your premiums for life and in some instances, build cash value, too.

- ✓ Issue ages 18-80
- ✓ Coverage amounts \$100,000+
- ✓ Customize plans to meet personal and business needs



Final Expense Life Insurance

Alleviating some of the stress while grieving and protecting your family's finances is easy with final expense life insurance. The application process is simple, and best of all, coverage is guaranteed even if you have been recently diagnosed with a dreaded disease. Once the payout is received, your beneficiaries are able to use it toward funeral and burial expenses, outstanding debts, and medical bills.

- ✓ Issue ages 45 to 85
- ✓ Coverage amounts available from \$2,000 to \$25,000
- ✓ No medical exam or health questions
- ✓ Apply and purchase online or over the phone



Term Life Insurance

Our portfolio of term life insurance policies is an affordable option for those that are looking to be cost-conscious, but still wanting adequate coverage. We know everyone's needs are different, so we offer policies through multiple carriers and with flexible options.

- ✓ Term options of 10, 15, 20, or 30 years
- ✓ Coverage amounts beginning from \$50,000
- ✓ A+ rated carriers
- ✓ Robust call center to answer all your questions
- ✓ Premiums locked throughout the life of the policy term

Products & Services

PET INSURANCE

Our pets are an essential part of our family and having insurance coverage for them will help give you peace of mind during those unexpected moments in life. Each year it seems like medical care costs for our pets continues to increase. Purchasing pet insurance will help you give them the healthy, happy life they deserve without feeling the financial burden that comes along with huge medical bills.

 <p>Apply and purchase online</p>	 <p>Reimbursement program so you may choose your own vet</p>
 <p>Co-payment options (reimbursement percentages vary by state)</p>	 <p>Optional annual wellness plan limits of \$250, \$450, or \$650 available at an additional expense¹</p>
 <p>Available in all 50 states</p>	 <p>Eligible age for dogs and cats to qualify for full coverage is up to age 14</p>
 <p>Multi-pet, military, and annual payment discounts are available and can be combined</p>	 <p>Annual maximum limits from \$5,000</p>

HEALTH ISSUES COVERED:*

- ✓ Accidents
- ✓ Cancer
- ✓ Chronic and recurring conditions
- ✓ Breed-specific and genetic conditions
- ✓ Emergency and specialist vet visits
- ✓ Diagnostic and laboratory fees
- ✓ Surgery, hospitalization, and nursing care
- ✓ Dental illnesses (Coverage up to \$1,000/year)
- ✓ Prescription medications (Coverage varies by state)
- ✓ Optional wellness care including grooming, vaccinations, preventative dental cleanings, nail trims, and more

*Pre-existing conditions are not covered

¹ Wellness Rewards is offered as a supplementary, non-insurance benefit administered by Embrace Pet Insurance Agency in the United States. Wellness Rewards are not available in Rhode Island.





SWBC Mortgage Corporation

SWBC Mortgage offers a variety of loan programs for consumers to purchase or refinance a residential property. With licensed loan officers in over 40 states, we can help nearly every borrower find a home loan they can feel great about.

Our Distinction

WHY SWBC MORTGAGE?

Buying a home is the biggest investment that most people will make in their lifetime, and we believe you need a knowledgeable, experienced loan officer to walk you through every step of the process. We have local branches with attentive loan officers ready to assist each and every borrower with their specific needs.

Best of all, our processing, underwriting, and closing is done in-house leading to timely closings and competitive rates.

By giving you access to mortgage loan experts and our innovative TurnKey® application platform, we give you the right combination of guidance, expertise, and convenience to make the home loan process simple and easy.



We have been living and lending in communities like yours since 1988, with a strong commitment to customer satisfaction, demonstrated through personalized mortgage solutions and excellent service. Our focus on innovation and technology ensures that we can provide our clients with the happiest way home.



Susan Stewart
CEO, SWBC Mortgage Corporation

Products & Services

CONVENTIONAL HOME LOANS

Conventional mortgage loans offer a variety of fixed and adjustable-rate options for qualified buyers who can obtain financing for nearly any property type.

VA HOME LOANS

VA mortgage loans are available for eligible veterans and active-duty military personnel to purchase up to 100% of a home's value with no monthly mortgage insurance.

RENOVATION HOME LOANS

Renovation mortgage loans give buyers needing a home renovation the ability to finance/refinance the home and the renovation costs through a single mortgage.

FHA HOME LOANS

FHA mortgages are a popular option for first-time homebuyers with low-down payment options and flexible qualifying criteria.

JUMBO HOME LOANS

Jumbo mortgage loans offer qualified homebuyers who are interested in buying or refinancing a higher-value home several non-conforming loan options to meet their needs.

DOWN PAYMENT ASSISTANCE PROGRAMS

A variety of local and nationwide down payment assistance and bond programs help hopeful homebuyers with their down payment and closing costs.

Simplified Lending with the Personal Touch of a Loan Officer

We give our borrowers access to TurnKey®, our simple, fast, mobile-friendly, and secure mortgage loan application. With Turnkey, borrowers get the speed and simplicity of a streamlined application process with the personal touch of a knowledgeable, experienced loan officer.



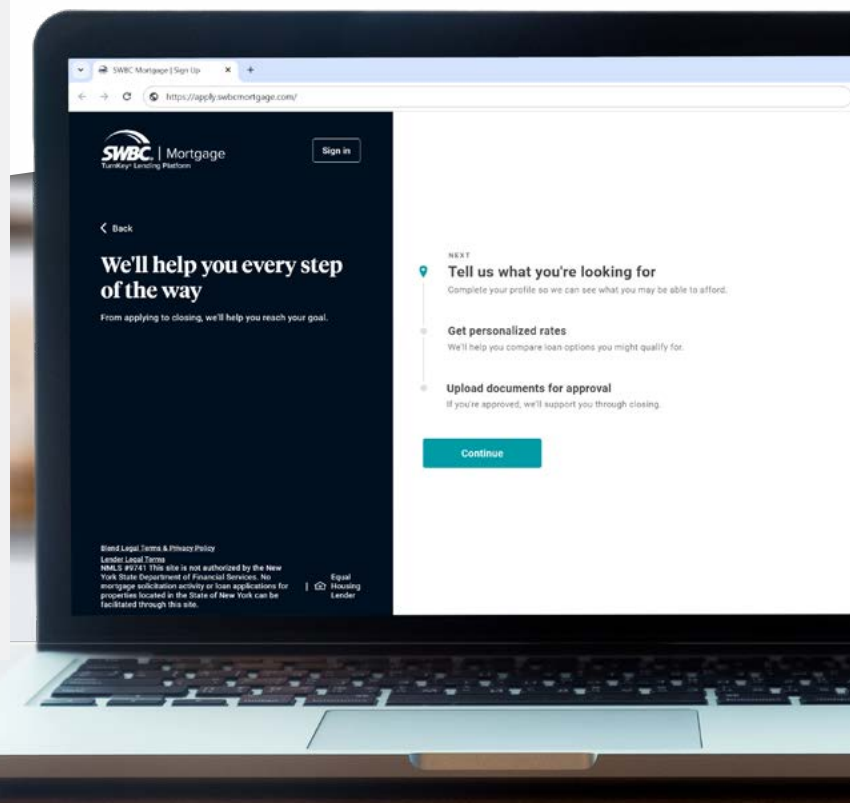
Simplified Application Process: Applying for a loan is simple using our step-by-step guides, automated to-do lists, document verification, and electronically signed disclosures.



Faster Approvals: Our digital process ensures accuracy and completeness of your loan application to help fast-track approval decisions.



Secure Data: We take data security seriously so you can have peace of mind that your information is safe throughout the entire application process.





Solutions *for* Businesses

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OS

Ad Valorem Tax Advisors

Property Tax Experts You Can Count On.

SWBC Ad Valorem Tax Advisors has been providing unparalleled success and exceptional service in property tax for over 30 years. Established in 1989 as Adams & Polunsky Ad Valorem Tax Advisors, Co-founders Jesse Adams, and Allan Polunsky, were acquired by SWBC in 2012 to bring both companies together. In mid-2019, SWBC acquired Industrial Property Tax Solutions (IPTS) to expand the services and offer industrial/complex property tax expertise.

By focusing on creating and implementing effective tax strategies, our efforts have produced billions of dollars in corrected valuations and the granting of thousands of property tax exemptions and abatements. These tax savings, coupled with our exceptional attention to detail, give us a truly remarkable history of unparalleled client satisfaction.

SWBC Ad Valorem Tax Advisors assesses your property valuations to find out if you can save money on your home and/or company's property taxes. Additionally, we perform a thorough analysis of your pertinent financial records, cost schedules and asset listings to determine if there are any errors in assessing office records, misclassifications or unpursued savings opportunities.

Our Distinction

OUR TEAM:

- ✓ Services 28 states across the U.S.
- ✓ Has a combined tenure of 275+ years
- ✓ Experienced in real estate, sales, appraisal, subdivision/land development, risk management and U.S. Customs Brokerage



Fighting for the rights and interests of our clients is what we do. Our team is armed with a comprehensive understanding of the ever-evolving property tax landscape which allows us to provide personal attention and results our clients have come to expect. We know what it takes to be successful in our valuation appeals and have the skills, experience, and relationships required to achieve them.



Gary Rivas
President & CEO,
SWBC Ad Valorem Tax Advisors

Products and Services

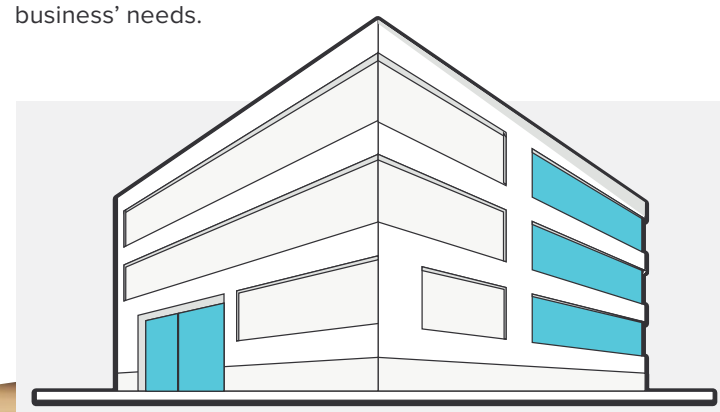
COMMERCIAL PROPERTY TAX SERVICES

SWBC Ad Valorem Tax Advisors understands the unique factors of the commercial real estate market and the changing dynamics of its regulatory environment. As property taxes continue to increase year-after-year, having effective property tax representation throughout the entire process is critical.

Our team has expertise within all categories of commercial property, including:

- Agricultural/Wildlife properties
- Auto dealerships
- Business personal property
- Entertainment theme parks
- Hospital/Medical properties
- Hotels/Destination Resort/Hospitality
- Industrial and warehouse assets
- Multi-family developments
- Office buildings
- Real property
- Retail centers
- Storage facilities

Working with our team of experts is like having an in-house property tax department available at your fingertips. We are committed to fostering open lines of communication to understand your expectations and tailor our services to meet your business' needs.



Specialized services include:

- Researching and analyzing comparable properties to provide protest recommendations
- Identifying incentives and exemptions that may have been overlooked
- Reviewing and working to achieve fair property tax valuations
- Preparing an annual property tax summary report
- Professional and aggressive representation throughout the hearing process
- Providing litigation support and expert advice on potential property value agreements



Products and Services

INDUSTRIAL COMPLEX PROPERTY TAX SERVICES

We understand that extensive knowledge of the unique issues present and a solid comprehension of the evaluation process is the key to a successful property tax reduction in industrial complex industries. The foundation of our comprehensive and individualized negotiation strategies is detailed and accurately researched.

We can provide expertise in the following industrial complex industries:



Energy



Media



Marine



Manufacturing
and Distribution

We focus on creating and implementing optimal ad valorem tax strategies that will result in the highest possible property tax savings. Our team is dedicated to ensuring you know where we're at every step of the way in the preparation and protest process.

As a client, you gain access to our specialized services and support:

- ✓ Identifying incentives and exemptions that may be available
- ✓ Analyzing internal reports to identify any inaccurate "Ghost," or improperly classified assets
- ✓ Preparing an extensive valuation analysis to "tell the full story"
- ✓ Conducting comprehensive functional, physical, economic and technological obsolescence audit
- ✓ Professional and aggressive representation throughout the hearing process
- ✓ Providing litigation support and expert advice on potential property value agreements

RESIDENTIAL PROPERTY TAX PROTEST SERVICES

Our team knows the amount of research and time it takes to compile all the necessary data and documents needed for a successful protest of your annual property valuation. Every year, homeowners experience a moment of shock when they receive their property tax appraisals with the latest assessed home value. We have access to the tools and knowledge needed to help you reduce the appraised value of your home, and ultimately, lower your annual tax bill.

By maintaining a clear understanding of the local real estate market and the dynamics that affect its marketability, we can help reduce your property tax values by providing professional and aggressive representation throughout the appeal process. We'll provide litigation support and expert advice on potential property value agreements.



Review and evaluate the appraisal district valuation



File absolute and partial exemptions and incentives



Conduct market research and analysis on similar properties to provide protest recommendations

- ✓ Professional and aggressive representation throughout the hearing process
- ✓ Provide litigation support and expert advice on potential property value agreements



Insurance Services

SWBC Insurance Services is proud to provide clients with a rare combination of respected insurance knowledge, unwavering dedication, and a commitment to world-class service. Our holistic approach to risk management enables our clients to make informed decisions on protecting the things that matter most—their business, their assets, and their people. When you partner with us, you gain peace of mind knowing that you are neither over- nor under-insured. Then, you can shop our top-rated carriers to ensure you receive comprehensive coverage at a competitive price. SWBC Insurance Services is one of 264 national independent agencies who have qualified and retained their status as a Best Practices agency.

Our Distinction

THE SWBC DIFFERENCE

Working with SWBC Insurance Services gives you exclusive access to a wealth of resources and industry expertise. Our in-house Senior Risk Control Consultants will take the time to learn your business, identify your insurance needs, and work to ensure there are no gaps or overlaps in coverage.



Our dedicated team of experts tailors insurance plans to fit your specific needs, offering a comprehensive approach with the perfect balance of coverage and affordability. We take a proactive approach, identifying potential coverage gaps and securing policies to protect what matters most, ensuring you're informed before you find out that you have a coverage gap.



Kevin Witcher
CEO, SWBC Insurance Services

Products and Services

THE R.I.S.E. PROGRAM

It's all in the details, and when it comes to protecting your business, the details matter. We offer a comprehensive and holistic approach to managing your company's risk. Our collaborative and systematic problem-solving process carefully identifies and treats the pure loss and financial exposures individually, as well as throughout the whole organization. Once our proven method is implemented, you will have a risk management plan with measurable and actionable data.



Review and thoroughly analyze all aspects of your business



Identify loss exposures and gaps in coverage



Strategize on the very best solutions



Execute a precisely tailored risk management plan for your business

IN-HOUSE SENIOR RISK CONTROL CONSULTANT

Our in-house Senior Risk Control Consultant will proactively assist in investigating and assessing any potential risks, reviewing your claims history and losses, and advise on how to mitigate any unnecessary future claims.

IN-HOUSE CLAIMS TEAM

Gain access to our exceptional in-house claims team that is here to help guide the claims process every step of the way. Feel confident that our knowledgeable team will handle your claims properly, in a timely manner, and answer all your questions throughout the claims process.

REAL ESTATE INVESTOR (REI) INSURANCE PROGRAM

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.

Program Highlights:

- ✓ In-house underwriting which means fast quotes (usually within 48 hours)
- ✓ Policies written nationwide
- ✓ All-risk policy with stated exclusions
- ✓ Manuscripted policy form
- ✓ One master policy with scheduled property listings
- ✓ Property and Liability included (excludes flood and quake)
- ✓ Theft and vandalism included
- ✓ No penalty for vacancy
- ✓ Builders' Risk for light rehab available by endorsement
- ✓ Replacement cost guarantee available by endorsement

Products and Services

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. This cutting-edge technology gives investors the ability to house all their insurance documents in one place to make them easily accessible anytime, anywhere.

- ✓ Ability to add or remove properties
- ✓ Upload or download bulk property schedules
- ✓ Online invoice payment
- ✓ Monthly and annual billing options
- ✓ Downloadable certificates
- ✓ Real-time access to policies

COMMERCIAL PROPERTY INSURANCE

Commercial property insurance pays to repair or replace your business' property—including physical locations and property such as equipment or supplies—if it's damaged or declared a complete loss following a fire, explosion, storm, burst pipes, vandalism, or theft.

COMMERCIAL GENERAL LIABILITY INSURANCE

We know your business is unique. Large or small, you need a general liability insurance policy to protect yourself from various types of claims you could face. General liability insurance can help provide coverage against bodily injury, property damage, personal and advertising injury, and product and completed operations.

COMMERCIAL UMBRELLA LIABILITY INSURANCE

An umbrella insurance policy can help ensure your business is fully protected in unexpected situations. This policy can help protect your assets in the event you find yourself paying more on a claim than your business' standard policy will cover, or the policies you currently have in place don't cover certain types of claims.

WORKERS' COMPENSATION INSURANCE

Workers' compensation insurance provides coverage for medical expenses, lost wages, and rehabilitation costs to employees who are injured or become ill as a result of their job. It covers employee illnesses and workplace injuries and also protects your business from lawsuits while keeping your business compliant with state regulations.

CYBER LIABILITY INSURANCE

When it comes to a cyberattack, the question is no longer 'if' your business will experience a breach, but when and how quickly will you be able to contain the data breach. With many daily business operations and transactions conducted over the internet, and employee and customer data being stored electronically or in a cloud, cyber liability insurance is more important now than ever.

COMMERCIAL AUTO INSURANCE

Whether your business relies on company-owned vehicles or personal vehicles that an employee has to use to carry out their day-to-day operations, you need a commercial auto insurance policy in place. If an accident were to occur on company time, your business will be protected and can carry on.

PROFESSIONAL LIABILITY INSURANCE

Professional liability insurance is there to assist in the event a client decides to take legal action and will help protect your business assets. If you provide professional advice or services to consumers, you could benefit from shielding your business from a potential lawsuit from an unhappy client.

COMMERCIAL FLOOD/EXCESS FLOOD INSURANCE

Cleaning up after a flood is difficult enough. Purchasing commercial flood and excess flood insurance can help alleviate some of the stress after a flood event. Commercial business insurance protects your business' building and contents from most natural disasters, but it will not protect it from losses caused by flooding. Purchasing flood insurance is the only way to protect your business from water damage caused by various flood sources including snow melt, hurricanes, tropical storms, storm surges, blocked storm drain systems, and malfunctions in levees or dams.

We also offer:

- ✓ Flood/Excess Flood Insurance
- ✓ Excess & Surplus Insurance
- ✓ Employment Practices Liability Insurance (EPLI)
- ✓ Inland Marine Insurance
- ✓ Small Business Commercial Insurance
- ✓ Plus much, much more!



Employee Benefits

SWBC Employee Benefits provides innovative solutions to healthcare cost-drivers through our collaborative, consultative approach, allowing us to deliver customized plans that are purposefully designed to fit your business needs and budgets.

Prioritize your success with our tailored, comprehensive benefits package, fueled by in-depth analysis of your company's demographics, culture, and goals. Our cutting-edge technology streamlines HR tasks, freeing you to focus on your core business, while our responsive support team ensures your employees receive the guidance they need.



Andrew Grove
CEO, SWBC Insurance Services

Our Distinction

LOCAL LEADERSHIP AND EXTENSIVE INDUSTRY EXPERIENCE

Employee Benefits has intimate knowledge of local insurance markets, the provider community, hospital systems, and other service providers. This knowledge positions us to secure the most competitive renewals, discounts, concessions, and allowances on behalf of our clients. In addition, we are an agile organization that quickly pivots to market changes and immediate client needs.

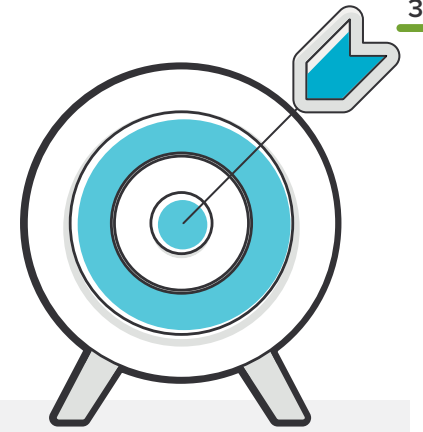
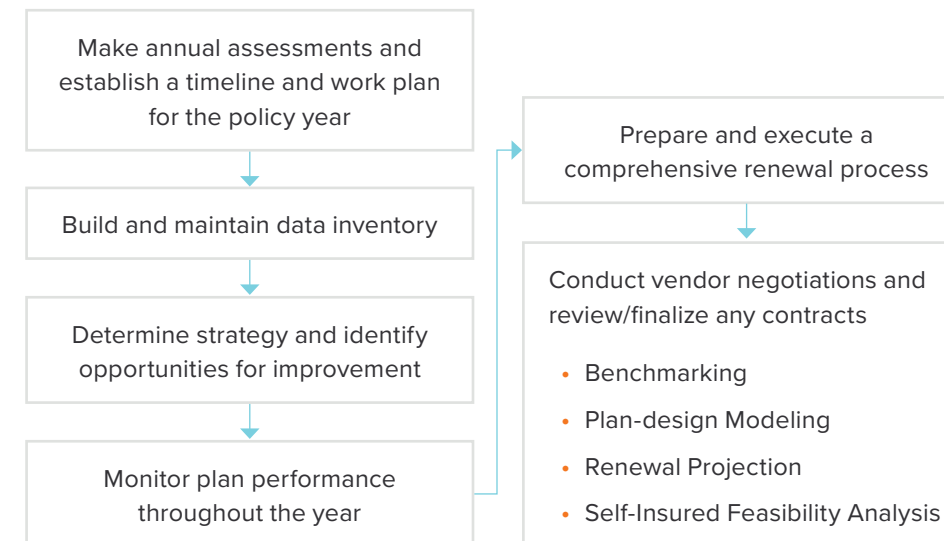
Our experienced healthcare consulting group has extensive knowledge and experience in critical areas of employee benefits such as:

- Underwriting and actuarial analysis
- Disease management and population health
- Pharmacy benefit analysis
- Alternative funding methodologies
- Product development

Strategic Planning and Goal Setting

SWBC's approach has been to collaborate with companies to develop short and long-term strategies to achieve your goal of providing competitive, affordable benefits to attract and retain talent.

STEPS IN THE PROCESS FOR DEVELOPING THE STRATEGY INCLUDE, BUT ARE NOT LIMITED TO, THE FOLLOWING:



Once the plan is established and coordinated, SWBC will prepare a "Blueprint" document that will serve as a roadmap for guiding the strategy and determining accountabilities for each initiative contemplated in the plan.

Products and Services

SELF-FUNDED HEALTH PLANS & HEALTHCARE CONSULTING

We design, manage, and implement plans utilizing alternative funding methodologies such as minimum premium, Self-Funding, Health Reimbursement Account, Health Savings Accounts, High-Deductible Health Plans, Reference-Based Pricing, and many others.

BENEFITS ADMINISTRATION SUPPORT

SWBC's account team has extensive experience providing administrative support for our clients. We provide support with open enrollment, claims-issue resolution, employee education, and vendor performance.

PHARMACY CONSULTING

The pharmacy benefit is one of the largest and most complex features of a healthcare plan and is increasingly hard to manage due to rising costs. Our team continually collaborates with carriers, third-party administrators, and customers to develop plans that control costs while providing competitive benefits. We track pharmacy costs and will help implement cost-saving features when possible.



PEO Services

SWBC PEO provides HR solutions to businesses of all sizes and across all industries.

SWBC's Professional Employer Organization can support your business in the areas of human resources, workers' compensation, risk management, employee benefits, and payroll administration. According to the National Association of Professional Employer Organizations (NAPEO), businesses that use a PEO grow 7–9% faster, have 10–14% lower employee turnover, and are 50% less likely to go out of business. Our workforce management expertise is vast, as we work with clients across all industries and sizes—from three worksite employees (WSEs) up to 6,000.

Our Distinction

WHY SWBC PEO?

SWBC PEO's goal is to increase your business profitability, raise employee productivity, reduce time spent on transactional HR activities, reduce employment-related liability, and ultimately, lower labor costs. We can help you streamline your operations so you can become more efficient, profitable, and proactive when it comes to running your business.

LEVERAGE OUR TEAM OF EXPERTS AT A FRACTION OF THE COST

We provide our clients with the expertise of over 65 employment experts at a fraction of the expense associated with hiring additional staff, pairing our state-of-the-art technology platforms with outstanding service to deliver a comprehensive business solution:

A Passionate Team of Experts: The client gains a team dedicated to helping their business prosper.

Control: The client always remains in control of their business and their employees. We take care of the ancillary HR functions and paperwork hassles.

Flexibility: We believe there is no one-size-fits-all solution for every business—each client receives personalized services.



At SWBC PEO, we partner with businesses of all sizes to streamline HR functions and tackle key challenges in areas like workers' compensation, risk management, employee benefits, and payroll administration. Our mission is to help your company boost profitability, increase employee productivity, reduce time spent on administrative tasks, minimize risk, and ultimately lower labor costs, so you can focus on what matters most: growing your business.



Kim Pollok
CEO, SWBC PEO

Accreditation and Accountability

Not all PEOs are created equal. At SWBC PEO, we work diligently to maintain the highest PEO industry accreditations and certifications available to prove our trustworthiness and reliability to our clients:



SWBC PEO is a Certified Professional Employer Organization (CPEO) by the U.S. Internal Revenue Service (IRS).



Accredited by the Employer Services Assurance Corporation (ESAC) since 2011.



SWBC PEO is certified in Workers' Compensation Risk Management by the Certification Institute.



A member of the National Association of Professional Employer Organizations (NAPEO) since 2011.

Products and Services

When you partner with SWBC PEO, you gain business experts with years of managing payroll, human resources, worker's compensation, insurance, and employee health benefits, allowing you to focus on the core of your business—generating revenue, maintaining efficient operations, and growth.

PAYROLL AND EMPLOYMENT TAX ADMINISTRATION

SWBC PEO payroll and employee tax services are flexible and customizable to fit the needs of your business. We tailor our payroll and timekeeping services to give your employees immediate access to a secure web-based human capital software system, payroll and HR experts, and superior customer service.

SECURE HR TECHNOLOGY PLATFORMS

Our integrated HR technology platforms without system start-up and other fees associated with software purchases and maintenance. The SWBC PEO Employee Portal enhances the employee experience with an easy-to-use interface that we customize with your company logo, colors and drop-down menus.

401K/RETIREMENT PLANNING

SWBC PEO provides businesses with retirement savings solutions. Our goal is to help your employees reach their retirement dreams. Our 401k plan has low participant costs and full flexibility in plan design (matching, profit sharing, eligibility, vesting and more), while minimizing fiduciary liability and the hassles of 401(k) plan administration.

RISK & SAFETY MANAGEMENT

SWBC PEO understands that every business carries its own risks and that accidents happen. Our loss control experts are here to help minimize risks and keep your employees safe.

HUMAN RESOURCES

Managing complex day-to-day human resources functions can be cumbersome and can take you away from your primary focus—running your business. SWBC PEO partners with you to provide up-to-date guidance and support so you remain compliant and avoid unnecessary risks and penalties.

MEDICAL BENEFITS AND ADMINISTRATION

SWBC PEO offers medical benefits through our master health plan and the open market where clients are presented with the most attractive, sound options—whether a medically underwritten plan through our master Blue Cross Blue Shield plan or a client level plan sourced through the open market. This can include comprehensive ancillary benefits such as dental, vision, life, 125 Savings Plan, and a Flexible Savings Account (FSA) for medical and childcare expenses.

Our benefit account managers are ready to handle the cumbersome administrative tasks of medical, dental, vision, and other insurance coverages. We also help you manage premium payments, eligibility, COBRA, and other essential tasks—leaving more time for you to focus on other important day-to-day business operations.

WORKER'S COMPENSATION INSURANCE

We care about safety in the workplace and work with the largest Workers' Compensation Insurance carrier in Texas, Texas Mutual®, rated "A" from A.M Best, to provide insurance coverage under one master policy with highly competitive rates. Our in-house claims management team supports you by managing all claims so that your employees can get the medical treatment they need and quickly return to work.



Retirement Plan Services

SWBC Retirement Plan Services focuses exclusively on serving the retirement plan market. We offer solutions for all types and sizes of retirement plans to fit the needs of your business.

No matter what type of retirement plan you offer your employees, we will customize an approach to fit the unique needs of your business. We also follow 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.

Our services are attractive to employers who are committed to the best interests of their employees while also protecting their company and those responsible for managing this benefit from corporate and personal risk. Our passion lies in providing custom solutions to help our clients address the impact of a changing marketplace on plan participants, offering sound advice, instilling proactive due diligence practices, and providing the expertise to navigate retirement plan issues successfully.

Our Distinction

WHY SWBC RETIREMENT PLAN SERVICES?

The foundational element for Retirement Plan Services has been that we serve as a fiduciary as defined by ERISA, accept complete responsibility for our investment recommendations, and agree to hold the employer harmless should they be challenged. Therefore, our agreements do not have the typical blocking language that would require a client to prove that we were grossly negligent or intended to cause them harm.

SWBC Retirement Plan Services manages risk and protects clients by following a strict process that we refer to as structure, discipline, and documentation. In this environment, the employer needs to prove that they followed a process. A fiduciary obligation is about proving the employer has a prudent process that they follow and document.



We are uniquely and singularly focused on retirement plans. Our goal is to make our clients' lives easier by providing expert advice, risk management, advocacy services, and fiduciary liability protection. We pride ourselves on delivering clear, objective advice, ensuring that every decision and process is documented and made in the best interest of our retirement investors.



Brad Ferguson

CEO, SWBC Investment Advisory
Retirement Plan Services

Products and Services

We are well respected by plan sponsors and recordkeeping vendors nationwide because we don't oversell. We don't use the retirement plan as a point of entry to solicit your employees for other services.

The plan sponsor and participant experience are exceptional. Our approach with participants makes it personal not just for the participant, but it also provides reinforcement to the employer that their retirement plan is making a difference in people's lives.

We are constantly strategizing downfield to resolve issues before they emerge into problems, as evidenced by some of the unique reporting we will promote, like the target date and stable value reviews.

The people of SWBC make a difference, and we are good at what we do, but don't walk through the door with an ego or "we-know-best" attitude. Our goal is always to collaborate with a client and confidently deliver solutions that are custom and meaningful to the dynamics of their organization.

MOVING RESPONSIBILITY FORWARD

In everything we do, SWBC views our commitment to our clients through the lens of risk management. Professional responsibility, investments, and cost management each present opportunities for our plan sponsors to ultimately improve upon the benefits provided to their employees and the overall success of their plans.

Our strong commitment to our clients allows us to successfully deliver on our vision by:

- Committing in writing to our status as a 3(21) or 3(38) fiduciary
- Providing all clients with an agreement not to solicit your employees for ancillary services or products
- Assigning primary and secondary points-of-contact to ensure two senior advisory personnel are always available
- Offering no proprietary investment vehicles
- Implementing true fee neutrality and confirming reasonable fees and services for all providers
- Ensuring unparalleled structure, discipline, and documentation
- Providing an explicit, transparent fee structure
- Maintaining an unbiased position free from conflicts of interest, including an agreement to not solicit your employees for other services
- Request for information & Request for proposal management

Our singular focus allows us to offer tools to help you limit risk. We focus on what matters most—protecting you. We protect you with these key services:

- Fiduciary Responsibility: We accept professional responsibility for our recommendations as defined for plan fiduciaries by law.
- No Conflicts of Interest: We proactively eliminate all real or perceived conflicts of interest.
- Fee-Based Services: We provide transparent, fee-based advisory services. We do not receive additional revenue of any kind.
- An Investment Policy Statement (IPS): We provide every client with an IPS and update our clients' IPS documents on an ongoing basis to ensure they remain in line with industry best practices.
- Quarterly Investment Monitoring: We provide a quarterly review, including written recommendations, to ensure investment selections continue to meet the rigorous parameters that justified their initial selection.

DEFINING PLAN AND PARTICIPANT SUCCESS

We take a participant-first approach to measure success at both the plan and participant levels. We make it personal to your plan participants. Retirement readiness is a concern for many individuals. However, we have found that participants do not use the planning tools available on recordkeeping websites for various reasons. That's why we developed the ability to provide individual reports to participants. In our experience, when participants are presented with reports that are custom to their situation, the information can result in powerful action.

EFFECTIVE SOLUTIONS FOR PLAN MANAGEMENT



Professional Responsibility

By providing our clients with either 3(21) or 3(38) fiduciary services, we meet the requirements of professional responsibility and strive to exceed them in every way. We do this to ensure our clients are provided with the highest level of service while remaining protected from liability for investment decisions.



Investments

We can help evaluate your current plan and provide ongoing detailed analysis and monitoring that is key to success.



Cost Management

We provide services to benchmark fees, negotiate vendor pricing, and implement fee neutrality, all while you remain with your current recordkeeper.



SWBC Retirement Plan Services can help you evaluate your plan through a fiduciary lens and ensure your compliance documentation is complete. We review your processes, committee meeting minutes, compliance files, and investments providing you with written recommendations to implement industry best practices.





Solutions *for* Investment

- 48 SWBC Asset Management and SWBC Capital Markets
- 50 SWBC Real Estate

04



Our Distinction

WHY SWBC INVESTMENT SERVICES?

SWBC Investment Services provides comprehensive and holistic financial planning to individuals, businesses, and financial institutions. As part of the SWBC family, we're able to offer our clients financial products, services, and protection, such as mortgages, insurance, employee benefits, PEO, and tax services. As a result, our clients receive comprehensive solutions and holistic planning that we believe go well beyond a simple investment strategy or financial plan.

SWBC Asset Management and SWBC Capital Markets

Our in-house team of experts with diverse backgrounds builds customized and creative investment solutions for individuals, institutions, and municipalities. We have an open architecture that allows us to be dynamic as we adjust to shifts in the financial markets.

We utilize a combination of index exposure complemented with individual securities to help provide an opportunity for risk-adjusted returns. We also provide access to private investments and risk management opportunities. Our experience and extensive research allows us to find undervalued equities, fixed income, and alternative asset classes near their intrinsic asset value.

We take the time to learn about our clients and their goals, and then we build and manage investment plans which align their goals and needs to their financial future



SWBC Investment Services guides retail and institutional clients through the complexities of fixed-income, equity, and public finance markets, crafting innovative solutions and dynamic strategies fueled by our deep expertise and market awareness.



Scott Rykert
CEO, SWBC Investment Services, LLC

Products

INVESTMENT PROCESS

1 PLAN

Determine Blueprint

- Diversification
- Cost-effective
- Tax-efficient
- Investment policy statement

2 BUILD

Select Investments that Align with the Plan

- Index Allocation
- Individual Securities
- Private investment access (real estate, venture, debt)

3 MANAGE

Actively Manage Portfolios

- Rebalancing to ensure account is properly aligned
- Tax-loss harvesting to help offset capital gains
- Manage volatility through dollar cost averaging

- Our Solutions:**
- ✓ Concentrated Stock
 - ✓ Index Allocations with Overlay Individual Securities
 - ✓ Income Strategies
 - ✓ Alternative Investments (public and private markets)

FIXED-INCOME CAPITAL MARKETS

Secondary Markets

Our trading desk focuses on the ultimate goals of our clients. We closely examine market moves to uncover relative value. We review portfolios to identify opportunities and challenges in both current and potential future market conditions. Our goal is to manage risk while upholding our client's desires and goals.

- Corporate
- Government
- Mortgage-Backed
- Municipal
- Small Business Administration
- Whole-Loan Trading

Public Finance

Our public finance investment bankers bring experience and expertise in conventional fixed-rate debt financing, variable-rate bonds, credit-enhanced structures. The SWBC Public Finance team provides public market financing solutions for municipal issuers across a range of sectors, including those in state and local governments, airports, utilities, school districts, higher education, and healthcare. Our Municipal Underwriting desk has managed, co-managed, or placed over 100 transactions totaling over \$2 billion from 2019 through 2023.

- Housing
- Water & Sewer
- Toll Roads/Highways
- Public Power & Utilities
- State & Local Government
- Private Activity Bonds
- Higher Education
- K-12 Schools

SWBC Real Estate

The SWBC Real Estate team has extensive knowledge and expertise in the real estate industry with over 150 years of combined experience. Our team specializes in creating Class A multi-family properties with each project consisting of approximately 300 units. SWBC Real Estate also offers the best of both worlds: unsurpassed knowledge and expertise in the real estate industry, plus the backing and financial resources of a large, established company. Working with SWBC means you have the support and trusted name of a major financial services player behind you.

Our Distinction

INVEST WITH CONFIDENCE

When it comes to real estate investing, experience and trust are essential. You must trust that your business partner possesses the expertise to implement each large development and the resources to bring every development to market on time and on budget.

- 5,500+ multi-family units built
- \$100MM multi-family properties purchased for value-add program
- Over \$1B in real estate developed
- Average investor return of 27% over their 15-year history



SWBC Real Estate is a multi-family development company that focuses on building new properties throughout the state of Texas, particularly within the four major markets of Texas. Each property typically consists of 300 +/- units and is located within the growing suburbs of these major markets.



David Dunson
President, SWBC Real Estate, LLC

Products & Services

DEVELOPMENT PROCESS

The SWBC Real Estate team uses its in-depth understanding of real estate markets to research prime investment opportunities, purchase raw land, develop Class A multi-family properties, lease those properties to stabilization, and then decide to sell the finished properties or hold the completed asset for cash flow.

SWBC REAL ESTATE FUND, LP

Each new multi-family development or property acquisition is funded through the SWBC Real Estate Fund. The fund is comprised of qualified investors, most of whom have been investing with SWBC for 10+ years. To learn more about the real estate fund, please contact realestatefund@swbc.com.

PROVEN EXPERIENCE

We have assembled a team of proven professionals that possesses expertise in virtually every segment of the industry:



Land Brokerage



Acquisitions



Construction



Leasing



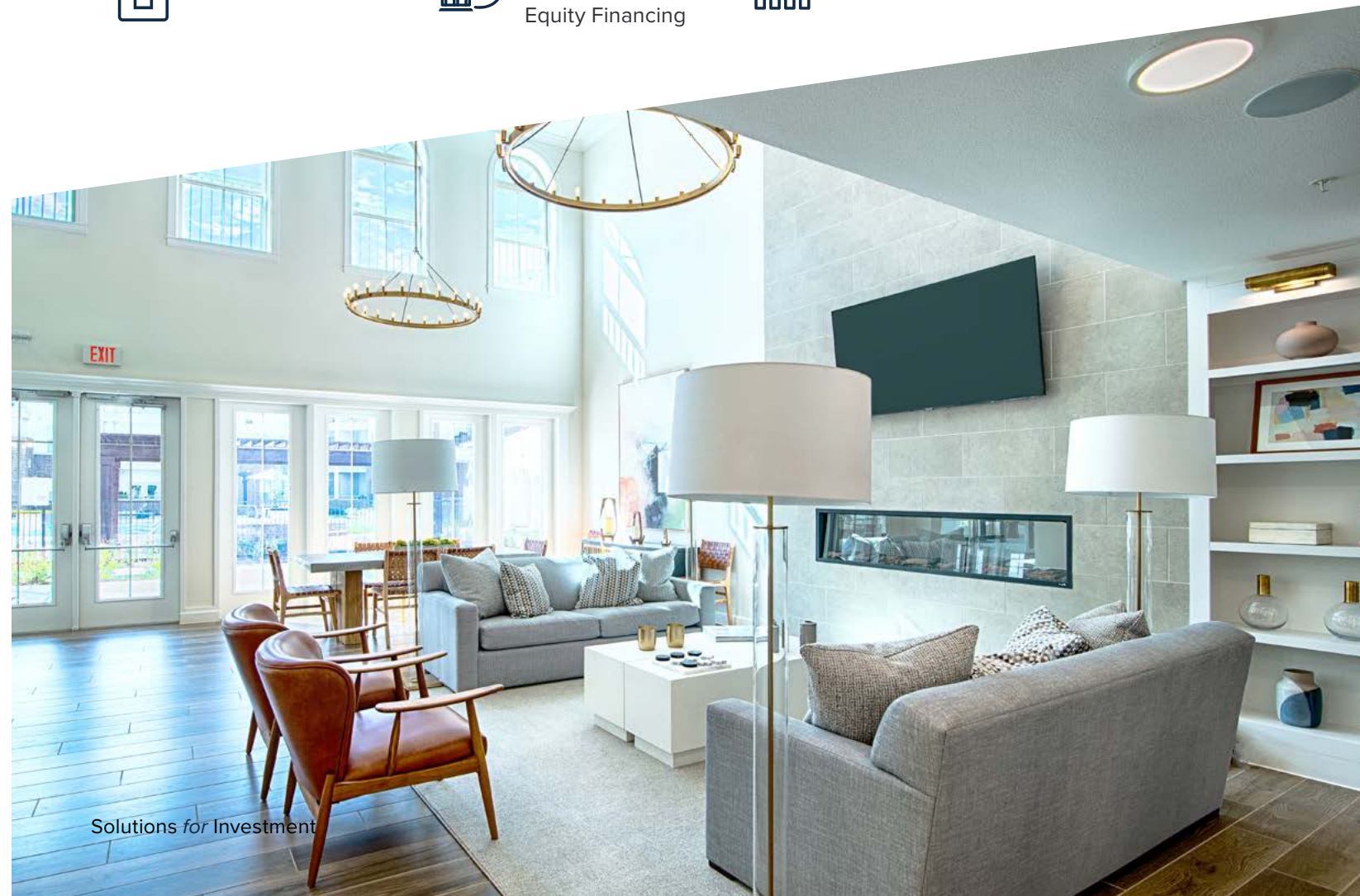
Investment Sales



Debt and
Equity Financing



Asset Management



Commitment to the Community

Corporate Responsibility

Since SWBC's inception in 1976, owners Charlie Amato and Gary Dudley have been dedicated to contributing to the growth and success within the communities in which the company's nearly 2,200 employees live and work. It is because of their continued commitment to service, that SWBC has a SWBCares program and a Foundation that focuses on charitable giving and employee engagement.

SWBCARES

The SWBCares program was formed to give employees a way to volunteer their time and treasure to charities that align with SWBC's five pillars of impact:

- ✓ Children and Family Services
- ✓ Education
- ✓ Enhancing Quality of Life
- ✓ Health and Wellness
- ✓ Safety Net Services

A strategic focus is placed within each pillar allowing employees to really make a difference and witness first-hand how a selfless act of giving can change the trajectory of a person's life.

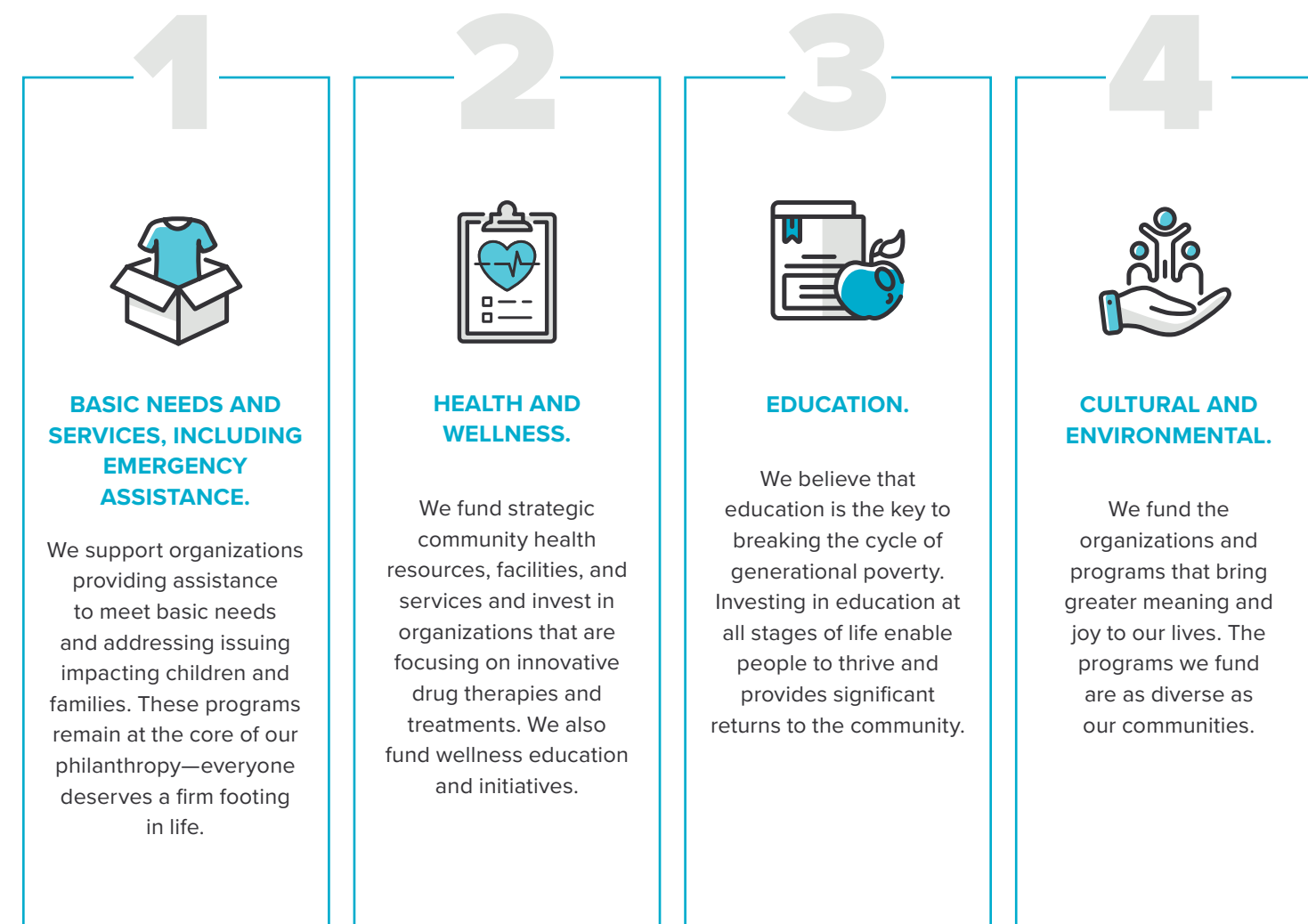
Over the decades, SWBCares has partnered with hundreds of organizations, volunteered thousands of hours, and donated millions of dollars. Our incredible employees are generous, motivated, and committed to serving others.

SWBC supports a wide range of community, civic, profit, and non-profit activities across the country.

SWBC Foundation

The culture of giving back to the community runs deep at SWBC. In 2004, Charlie and Gary made the decision to provide a permanent source of funding for their philanthropic efforts by forming the SWBC Foundation, a private foundation dedicated to making a positive difference in the lives of others and enhancing the quality of life in the communities where SWBC's employees live and work.

THE SWBC FOUNDATION FOCUSES ON FOUR KEY AREAS OF PHILANTHROPY:



SWBC firmly stands by its commitment to be a responsible corporate citizen and make a positive difference by focusing on the five SWBC pillars of service and continues to give back to those in need.



2024 Business of the Year Honoree, SWBC, *San Antonio Business Journal*

- 2023** San Antonio Private Sector Employers, SWBC, Ranked #21 by *San Antonio Business Journal*
- San Antonio Private Companies, SWBC, Ranked #4 by *San Antonio Business Journal*
- Largest San Antonio Financial Planning Firms by Assets, SWBC Investment Services, Ranked #6 by *San Antonio Business Journal*
- San Antonio Private Sector Employees, SWBC, Ranked #19 by *San Antonio Business Journal*
- Largest San Antonio Financial Planning Firms by Pros, SWBC Investment Services, Ranked #6 by *San Antonio Business Journal*
- San Antonio Insurance Agencies and Brokerages, SWBC, Ranked #1 by *San Antonio Business Journal*
- San Antonio Property Tax Consultants, SWBC Ad Valorem Tax Advisors, Ranked #4 by *San Antonio Business Journal*
- San Antonio Money Management Firms by Assets, SWBC Investment Services, Ranked #8 by *San Antonio Business Journal*
- San Antonio Money Management Firms by Local Clients, SWBC Investment Services, Ranked #2 by *San Antonio Business Journal*
- San Antonio Office Properties, SWBC Tower, Ranked #12 by *San Antonio Business Journal*
- Learning Elite—Silver, SWBC, Chief Learning Officer

- 2022** Largest San Antonio Employee Benefits Firms, SWBC Employee Benefits, Ranked #2 by *San Antonio Business Journal*
- San Antonio Property Tax Consultants, SWBC Ad Valorem Tax Advisors, Ranked #4 by *San Antonio Business Journal*
- Largest San Antonio Money Management Firms by Assets, SWBC Investment Services, Ranked #11 by *San Antonio Business Journal*
- San Antonio Office Properties, SWBC Tower, Ranked #11 by *San Antonio Business Journal*
- LearningElite Silver, SWBC, by Chief Learning Officer
- San Antonio Money Management Firms by Assets, SWBC Investment Services, Ranked #1 by *San Antonio Business Journal*
- Largest San Antonio Property Tax Consultants, SWBC Ad Valorem Tax Advisors, Ranked #4 by *San Antonio Business Journal*

- 2021** LearningElite Silver, SWBC, by Chief Learning Officer
- Fast Track Award Finalist, SWBC, by *San Antonio Business Journal*
- San Antonio Financial Planning Firms by Assets, SWBC Investment Services, Ranked #7 by *San Antonio Business Journal*
- Largest San Antonio Financial Planning Firms, SWBC Investment Services, Ranked #9 by *San Antonio Business Journal*
- San Antonio Private Companies, SWBC, Ranked #2 by *San Antonio Business Journal* (#7 ranked by total number of local employees)
- San Antonio Private Sector Employers, SWBC, Ranked #8 by *San Antonio Business Journal*
- Largest San Antonio Office Properties, SWBC, Ranked #10 by *San Antonio Business Journal*
- Largest San Antonio Money Management Firms by Assets, SWBC Investment Services, Ranked #9 by *San Antonio Business Journal*
- Largest San Antonio Property Tax Consultants, Ranked #4 by *San Antonio Business Journal*
- Largest San Antonio Employee Benefits Group, SWBC Employee Benefits Consulting Group, Ranked #3 by *San Antonio Business Journal*
- Fastest Growing San Antonio-based Private Businesses, SWBC, Ranked #19 by *San Antonio Business Journal*

WORKPLACE

- Best Companies to Work for in Texas from Texas Association of Business (TAB), Texas Society for Human Resource Management, and Best Companies Group (2022)
- San Antonio Metro Area Top Workplaces 2021 Ranked #6 from San Antonio Express News (2021)
- Best Companies to Work for in Texas from Texas Association of Business (TAB), Texas Society for Human Resource Management, and Best Companies Group (2021)
- San Antonio Metro Area Top Workplaces 2021 Ranked #8 from San Antonio Express News (2022)

SWBC MORTGAGE CORPORATION

- 2023—Top 250 Latino Mortgage Originators, SWBC Mortgage, *NAHREP*
- 2023—Top VA, FHA, USDA Originators in Loan Volume, SWBC Mortgage, *Scotsman’s Guide*
- 2021—Top Residential Mortgage Producers in the Austin area from Austin Business Journal
- 2023—Top Dollar Volume, SWBC Mortgage, *Scotsman’s Guide*
- 2023—Top Women Originators in America, SWBC Mortgage, *Scotsman’s Guide*
- 2019—Top Austin-area Mortgage Companies, Ranked #8 from Austin Business Journal
- 2023—Top 40 Mortgage Company, SWBC Mortgage, *Scotsman’s Guide*
- 2021–2022—Best Large Mortgage Companies to Work For —Ranked #10 from National Mortgage News and the Best Companies Group
- 2018—Top USDA Volume, Top VA Volume, Top Dollar Volume, Most Loans Closed, Best Mortgage Lenders by State (Georgia and Arkansas) *Scotsman Guide* (6 Loan Officers)
- 2023—Top Originator Refinance Volume in America, SWBC Mortgage, *Scotsman’s Guide*
- 2021—Top Austin-area Mortgage Companies, Ranked #5 from Austin Business Journal
- 2019—Top Residential Mortgage Producers in the Austin area from Austin Business Journal
- 2023—2023 Most Loans Closed, SWBC Mortgage, *Scotsman’s Guide*

RECOGNITIONS

- Susan Stewart, 2020 Chairman, Mortgage Bankers Association
- 2014 Creation of The Gary Dudley and Charlie Amato Endowed Chair in Pediatric Neurology—Children’s Hospital of San Antonio
- Charlie Amato and Gary Dudley awarded the 2009 Beta Gamma Sigma Medallion for Entrepreneurship
- Gary Dudley, 2019 Citation Award from Sigma Phi Epsilon Fraternity
- Charlie Amato, Board Member of the Federal Reserve Bank of Dallas, San Antonio Branch
- SWBC’s 40 Under 40—San Antonio Business Journal—Lisa Pinto (2016), Tyreo Harrison (2008)
- Charlie Amato, 2018 Richard W. Weekley Public Policy Leadership Award from the Texas Business Leadership Council
- Charlie Amato and Gary Dudley inducted into the Texas Business Hall of Fame, 2013
- Charlie Amato and Gary Dudley inducted into the San Antonio Business Hall of Fame
- Janet Lorient, 2018 Housing Wire’s Women of Influence List
- Gary Dudley, 2014 Heart Walk Chairman, American Heart Association—San Antonio
- Charlie Amato and Gary Dudley received the Sam Houston State University Hall of Honor Award
- Charlie Amato and Gary Dudley, 2018 Legacy Leaders Award from the *San Antonio Business Journal*
- Charlie Amato, Regent for Texas State University System (2012 Chairman)
- Learning! 100 Award, SWBC Training and Employee DevelopmentBest Advance in Learning Management Technology Brandon Hall Award, 2018 (swbcU)
- Charlie Amato, 2017 Sam Houston State University Sport Management Industry Impact Award
- Charlie Amato, 2012 Campaign Chairman, United Way of San Antonio and Bexar County
- The Brandon Hall Excellence Award, awarded by the Brandon Hall Group (swbcU)
- Charlie Amato and Gary Dudley, 2016 Pathfinder Award from the San Antonio Chamber of Commerce
- Lead SA 10th Annual Salute to Excellence—Honoring Charlie Amato and Gary Dudley
- Charlie Amato, 2016 Doctor of Humane Letters degree from the University of the Incarnate Word
- St. PJ’s Children’s Home 9th Annual Red Shoes Gala—Honoring Charlie Amato and Gary Dudley
- Charlie Amato, 2016 Icons in Healthcare Honoree—CentroMed
- SWBC’s Legal Counsel, Ed Kershner, named 2010 Outstanding Lawyer—Small Staff—San Antonio Business Journal
- Charlie Amato, 2015 Citation Award from Sigma Phi Epsilon Fraternity

Forward. Together.
with **MICAH PARSONS**



Forward. Together.

Let **SWBC PEO** tackle your

PAYROLL, HR, & BENEFITS

so you can focus
on growing your
business.

for your **business.**
for your **success.**

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COWBOYS

Huddle Up
with SWBC

#11 Micah Parsons | Dallas Cowboys



Ready to make the big play? As the Official Mortgage Provider of the Dallas Cowboys, hand off your mortgage needs to us and we'll make a play to get YOU to the endzone.

Forward. Together. MORTGAGES

Team Up for
Big Wins

#11 Micah Parsons
Dallas Cowboys

As the Official Mortgage Provider of the Dallas Cowboys, let's get in the game, and put your clients in the endzone with their home financing experience!



Forward. Together. MORTGAGES

#11 Micah Parsons
Dallas Cowboys

Calling all
Playmakers

As the Official Mortgage Provider of the Dallas Cowboys, we are seeking dynamic playmakers who can lead us to victory. Whether you're a seasoned pro or a rising star, we want you on our roster as a teammate. Let's build a winning season together! Are you ready for the challenge?



9311 San Pedro Avenue, Ste 600
San Antonio, Texas 78216

swbc.com

1-866-GET-SWBC

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Approved by Debbie Serot, Chief Marketing & Revenue Officer