

Sowell Insurance Services Comprehensive Platform

Sowell Insurance Services is a comprehensive insurance platform offering a wide range of insurance solutions, including life insurance, annuities, long-term care and disability insurance. As a full-service Brokerage General Agency (BGA) supported by a leading super agency, we provide end-to-end insurance resources, covering case design, underwriting, contracts and service.

Ways to Engage

1. Self-Service: Easily submit insurance applications electronically saving time and expediting the process. Simply drop a ticket or submit an E-application through our advisor portal.

2. Live Case Design & Support: Our team assists in designing solutions tailored to your clients' needs and goals. Access our expertise for case design, product recommendations and carrier advice. We offer comprehensive support throughout policy service and provide answers to all client inquiries.

3. Advanced Planning: We excel in handling complex business, estate and personal planning for affluent clients. Our expertise in asset protection and tax-efficient wealth transfer ensures we uphold your fiduciary relationship while maximizing benefits for your clients.

Why add protection products to your business?

Your clients are likely already being approached about these products from various sources. By offering protection products, you demonstrate your commitment to providing comprehensive financial solutions, reinforcing your role as a trusted advisor.

Services

Contracting: Efficiently manage licensing and contracting requirements through the advisor portal. This includes applying for and managing contracts seamlessly.

Appointments: We guide you through the state and carrier-mandated appointment process, ensuring a smooth and compliant procedure.

Underwriting: Sowell's BGA collaborates closely with our carrier partners to streamline the underwriting process. We handle all aspects of underwriting, ensuring an efficient and effective experience for you and your clients.

PRODUCT OFFERINGS

Life Insurance: Provides flexible, tax-advantage planning solutions that offer both a hedge against estate taxation and living benefits for retirement liquidity needs as well as protection needs.

Annuity: A tax-deferred accumulation vehicle that protects other retirement assets and can provide lasting income in a planned retirement.

Long-term Care: A specifically designed life insurance policy that offsets high care costs accrued during debilitating, and long-lasting illness.

Disability: Disability income insurance provides financial stability when a client becomes disabled and cannot continue to earn income.

Introducing Griffin Distribution Partners. Sowell Management has aligned with Griffin Distribution Partners. Experts in risk management, Griffin maintains an agnostic approach to products, a fiduciary mindset to client service, and a sterling reputation for solving complex risk mitigation needs. Their partnership with LIBRA, the nation's largest independently owned IMO, means your clients will have access to top insurance products in all genres.

Q&A on Sowell Insurance Services

Q: Why did Sowell Management launch Sowell Insurance Services, and what's special about it for financial advisors?

A: Launching a comprehensive insurance platform has been part of Sowell Management's long-term vision to provide advisors with a broader range of tools to serve their clients. The initiative is unique because it provides advisors access to a suite of insurance options and the partnership of a consultative BGA leader in protection products, Griffin Distribution Partners. These offerings enable advisors to address various aspects of their clients' financial well-being, enhancing the value they can provide, while BONUS - keeping the client working solely with them.

Q: What are the insurance platform's product offerings and how do they complement what advisors already have?

A: Sowell Insurance Services offers a comprehensive range of insurance options, including life insurance, annuities, long-term care, hybrid long-term care and disability insurance. In today's world, clients are demanding more services from their advisors, expecting a comprehensive approach to financial planning. By integrating insurance solutions into their offerings, advisors can meet these demands and provide clients with a more holistic financial and wealth management plan. Insurance is a crucial component of this plan, offering clients protection and security against unexpected events such as death, disability, or the need for long-term care. With Sowell Insurance Services' product offerings, advisors can enhance their service offerings and better address their clients' evolving needs, ultimately strengthening client relationships and driving business growth.

Q: What support and resources does Sowell Insurance Services provide to advisors to help them use insurance solutions effectively?

A: Sowell Insurance Services offers a range of support and resources to help advisors effectively integrate insurance solutions into their practice. This includes comprehensive training programs to educate advisors on the various insurance products available and ongoing support from experienced professionals who can provide guidance and assistance as needed. Additionally, Sowell Insurance Services provides access to a website platform with advanced tools and information to streamline the insurance planning process and enhance the client experience.

Q: Why should I add protection products to my business?

A: No matter how good the advisor-client relationship is, we believe your clients are already being approached about protection products through referrals, friends, neighbors, insurance agents, or insurance brokers. By incorporating protection products, you demonstrate your commitment to offering comprehensive financial solutions and being a trusted advisor who can address all aspects of your clients' financial well-being. This not only strengthens your position as a financial professional but also ensures that your clients receive the holistic guidance and support they need to achieve their financial goals.

Q: Why use the group you're recommending?

A: Griffin Distribution Partners is a group of advisors, many with CFP® designations, who possess decades of experience in the insurance space. Sowell vetted numerous providers and chose Griffin due to their consultative approach, access to all major insurance providers, and user-friendly tools. Griffin can provide support where and when you need it, offering assistance with contracting, appointments, and underwriting. They offer 3 Ways to Engage: Self Service, Live Case Design and Support, and Advanced Planning

Q: Do I have to stop working with my current insurance partner?

A: No, you can absolutely keep using the organization you're currently partnered with. However, we recommend exploring what Griffin can offer through Sowell Insurance Services to determine if they might better suit your needs.

Q: Will the compensation be the same?

A: Compensation is always an important part of the conversation, and we strive to be competitive. We can match any compensation agreements you might currently have in place, and in certain situations, we can offer even higher payouts.

CONTACT

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