



POINT-OF-SALE SUCCESS STORY

Kevin Rafferty | GVA Insurance Brokers



\$900k	\$14k	Age 59	4 Days
DEATH BENEFIT	TARGET PREMIUM	CLIENT AGE	APPROVAL TURNAROUND

The Opportunity

A GVA advisor recently identified a life insurance need for a **59-year-old widowed client** whose term coverage was approaching expiration. The client wanted to leave a meaningful inheritance to his two children without having to preserve a large portion of his investment assets throughout retirement.

The advisor recognized the opportunity but did not want to take on the quoting, application, and underwriting process—so she brought in **Kevin Rafferty, GVA Insurance Brokers**, as the point-of-sale insurance specialist. This allowed her to remain involved and participate in the case while our team handled the insurance work.

The Solution

After reviewing the client's goals and available options, **Symetra SwiftProtector IUL** was selected to provide a dedicated legacy benefit for his children. This gave the client greater flexibility to spend his retirement assets on his own needs and lifestyle, rather than feeling obligated to preserve those assets for the next generation.

The Result

The client was an avid runner in excellent health—a strong candidate for accelerated underwriting. We submitted the application, received one follow-up question, provided the response, and the client was **approved at Symetra's best underwriting class without an exam—within four business days**.

How It Worked

1 Advisor Identifies Need

Term coverage approaching expiration; client wanted legacy for two children without locking up retirement assets.

2 Kevin Steps In

Advisor partners with Kevin Rafferty as point-of-sale specialist—stays involved while GVA handles the insurance process.

3 Product Selected

Symetra SwiftProtector IUL chosen for dedicated legacy benefit and retirement spending flexibility.

4 Fast Approval

Accelerated underwriting—one underwriter question, best class, no exam, approved in 4 business days.

Why Point-of-Sale Support Matters

Applications and underwriting are often the reason advisors hesitate to pursue life insurance opportunities. We do not want that burden to result in a GVA client being referred outside the network—where another financial professional now has an opportunity to discuss not only insurance, but the assets you already manage.

GVA Insurance Brokers can serve as your point-of-sale resource, allowing you to stay involved in the case while we handle the insurance process from start to finish.

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