

# LOW-LOAD INSURANCE SOLUTIONS



## LOW-LOAD MEANS LOW COSTS.

Low-load insurance is insurance sold without the typical agent commissions. That allows for lower expenses for marketing, sales, and administration. Unlike traditional policies, the money begins to build cash value immediately. All other aspects of low-load solutions mirror traditional solutions found in individual life, survivorship life, variable life, and variable annuity policies.

## FLEXIBILITY WHEN IT'S NEEDED MOST.

What if life circumstances change after paying thousands of dollars in premiums for a traditional policy? Surrender charges prevent borrowing against the policy or getting any money back for years. With a low-load insurance policy, cash values offer a safety net if it's needed to get through an unforeseen situation. The ability to access cash values in times of emergency or opportunity allows the policyholder to breathe a little easier.

## LOW-LOAD VS. NO-LOAD.

Both have no agent commissions, and both are used interchangeably in the insurance industry. While there are costs associated with putting any policy in force, costs for low-load or no-load policies are significantly less. Plus, these types of policies have high immediate cash surrender values with no surrender charges.

## LOW-LOAD POLICIES ARE CURRENTLY AVAILABLE FOR:

Annuities:

- Fixed deferred annuities
- Immediate annuities
- Variable annuities

Life insurance:

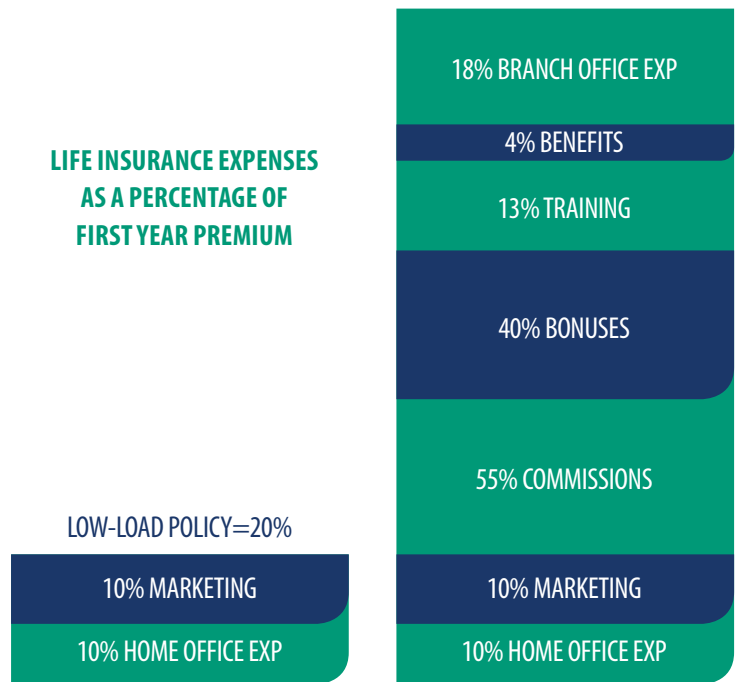
- Universal Life
- Guaranteed Universal Life
- Variable Universal Life
- Accumulation Universal Life
- Survivorship Universal Life

*We operate with full transparency: clients receive a compensation disclosure statement with each policy, and we gladly provide details about our compensation at advisors' request.*

## WE'RE SPECIALISTS IN LOW-LOAD SOLUTIONS.

When LLIS began we offered just low-load life insurance and annuity policies that had lower expenses than traditional commission policies and no surrender charges. Through the years, financial advisors asked us to expand our list of insurance solutions to give their clients the same quality customer service for all their insurance needs. So we expanded to offer a complete suite of competitive solutions and unique advantages, all with reputable insurance companies. These additions include more term life insurance providers, disability and long term care insurance, and hybrids (hybrid life/LTCi and hybrid annuity/LTCi); and even include low-load policies we created in partnership with some top insurance companies. The end result is a one-stop insurance shop and the most robust group of low-load policies of any insurance agency. We also became securities licensed to help clients with variable policies when they are the best fit.

TYPICAL TRADITIONAL POLICY=150%



## FIXED & IMMEDIATE ANNUITIES COMPENSATION:

1% Low-load | 3% Traditional



The advisor's insurance advisor.®

## YOUR ONE-STOP INSURANCE RESOURCE FOR

Term Life | Permanent Individual & Survivorship Life | Annuities | Disability | Critical Care LTCi | Hybrid Life/LTCi | Hybrid Annuity/LTCi | Policy Reviews | Life Settlements

(we recommend low-load permanent life insurance and annuities when possible)

877-254-4429 | [LLIS.com](http://LLIS.com)