

WHY IS SO MUCH PERSONAL INFORMATION REQUIRED?



WE PAINT YOUR PICTURE FOR THE UNDERWRITERS.

Insurance company underwriters are in the business of assessing risk. The questions we ask you are required by all insurance companies, and allow the underwriters to determine what risk class you are in. The more detailed information you provide, the clearer the picture.

WE GATHER THE COLORS AND USE DIFFERENT BRUSHES.*

For example, we ask about your **driving habits**. If you've had speeding tickets, be sure to disclose them. Knowing that at the time of application will help us find the insurance company with the lowest rates for your driving history.

Same with your health. If you took medications in the past for an illness, be sure to tell us. The underwriters will run a check of your prescriptions and they'll know if you forget to tell us about a health condition. By disclosing your information accurately, you'll keep from getting a surprise in your premium rates.

Your build. It's easy to forget a few pounds, but the height and weight in your medical records, application, and paramed exam should nearly match. Otherwise, an underwriter might think there is information you're holding back and dig deeper into your health history.

Your lifestyle. Did you quit smoking years ago but forget to tell us about that occasional celebratory cigar? Some insurance companies will consider you a smoker; others won't. And if even a trace of nicotine shows up in your labs, you're classified as a smoker. So tell us up front to avoid having to start over. Your disclosure saves you time and money.

Oh, and the financials. Yes, insurance companies do need to know your annual income, net worth, assets, and liabilities. You couldn't insure a child's painting for the same amount as a precious Picasso, so it makes sense to disclose your need for protection.

All the colors are important in painting your picture. We don't do paint-by-numbers, and the insurance companies know that. If a section of the canvas is blank or smudged, it can be harder to get favorable underwriting. So if you're honest, detailed, and thorough, we'll help paint a picture of you that an underwriter can appreciate.

AND WE FRAME YOUR PICTURE WITH PRIVACY PROTECTION.

It is our firm commitment to you that LLI will not sell, trade, or give away your personally identifiable or personal health information to anyone, except those specifically involved in the processing of your insurance application. And your personally identifiable information is securely stored while in our possession.

*You may be asked to provide some or all of this information, depending on the type of insurance you're applying for.



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)

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