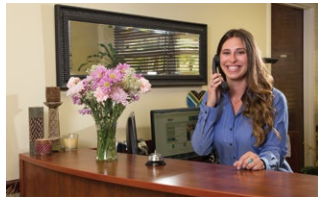


LLIS

The advisor's insurance advisor.®



WHO IS LLIS?



WHO IS LLIS?

We are The Advisor's Insurance Advisor.® We work exclusively with fee-only financial advisors (like yours) and their clients. And that is how we have worked since the day we opened our doors in 1998. Your advisor counts on us to help you reach your income security and wealth preservation goals.

WHAT YOU'LL GET WHEN YOU WORK WITH LLIS.

- Insurance companies with the highest ratings and customer service standards
- Objective recommendations
- Knowledge about the solutions you are choosing
- Policies that meet your individual needs
- Confidentiality
- Secure systems
- No pressure
- More low-load policies than any other insurance agency

ONE SOURCE FOR MANY SOLUTIONS

- Term & Permanent Life Insurance
- 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)

We're experts in finding the right insurance solutions based upon your individual needs and your financial advisor's recommendations. We have a dedicated team of 20+ with more than 300 years of experience in this industry; and we have experts in every type of insurance we offer.

We can help find a policy that is a little more forgiving for a family health history or an ongoing health concern. Through a preliminary underwriting interview, we gather information that helps us pair you with the right policy for your particular situation. Let's say you smoke a cigar once a month when you play golf. We know which companies won't charge you the same rates as a two pack a day cigarette smoker, keeping your premiums in a more affordable range. And LLIS offers more low-load policies than any other insurance agency. Together, we can paint a picture of you that underwriters will appreciate.

And we're licensed in all 50 states so we can help you now and in the future, no matter where you live.

WHO PAYS FOR OUR SERVICES?

Our business is built on relationships, not sales. There are no charges to you or your advisor for our services. All of our associates are salaried and do not receive commissions from the companies whose solutions we recommend. To our associates, bigger premiums don't mean bigger paychecks. LLIS is compensated by the insurance companies we represent, and that compensation depends on the type of policy (low-load or traditional). We welcome the opportunity to provide a full disclosure upon request.

WE'RE WITH YOU EVERY STEP OF THE WAY.

From the moment you request a quote to completing your application to getting your policy issued to customer service once your policy is in place, we're here to assist with application and policy management so you have minimum disruption to your daily life.