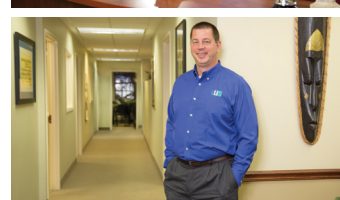
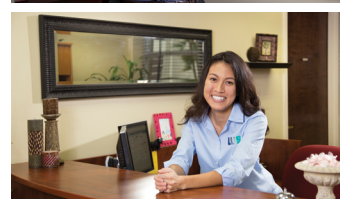
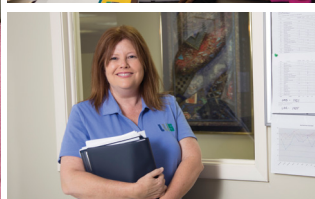
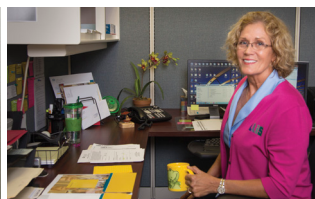




The advisor's insurance advisor.®



THE TEAM BEHIND YOUR TEAM

# WHY CHOOSE TEAM LLIS?

## SERVICE IS THE ONLY THING WE SELL.

Our business is built on relationships, not sales. And those relationships continue long after the purchase of a policy. Our dedicated team provides objective recommendations for your clients from their initial quote through the life of their policies. Our free policy review service helps your clients determine if their current coverage meets their current needs.

### What we need to review a policy:

*Please see our Policy Reviews brochure for specific details about what we need for each policy type.*

- Do they still need the coverage? If yes, how long?
- Does the policy match their current needs?
- Are they covered at work? We'll need those details.
- Preliminary health and family history questionnaire (found on the Quote Request page of LLIS.com; not required for annuity reviews)
- Policy's most recent annual statement

## CREATIVE SOLUTIONS TO HELP YOUR CLIENTS REACH THEIR INCOME SECURITY AND WEALTH RETENTION GOALS.

Comprehensive pre-underwriting is our solution to unhappy surprises. No one wants one price up front, and one that quadruples by the time they complete the application process. So we start by asking your clients a robust list of questions. The result is the most accurate quote from the beginning. And because we are continuously monitoring insurance companies and industry changes, we know the underwriting sweet spots of each company, like which ones won't put someone who smokes a cigar a month while playing golf into the smoker rate category; which ones are more forgiving with height and weight ratios, blood pressure and cholesterol readings; and which ones are more lenient with driving violations.

We welcome challenges, for both personal and business solutions. From limited budgets to serious health issues to complicated succession plans to equalized estates, we work with you and your clients to design business and estate insurance plans that fit their needs and their budgets.

## HOW WE GET PAID IS AS INNOVATIVE AS THE CUSTOM SOLUTIONS WE PROVIDE.

While LLIS is paid by insurance companies to market their policies, we aren't wedded to any one company. Only the ones that best meet your clients' needs are selected. All LLIS team members are salaried; and objective. To us, bigger premiums don't mean bigger paychecks. We work just as hard on a \$100,000 policy as we do on a \$1 million one. And we recommend low-load policies when possible to match your clients' needs. Advisors and clients are never charged for our services.

## COMPETITIVE POLICIES. UNIQUE ADVANTAGES. REPUTABLE INSURANCE COMPANIES.

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.

Today we are licensed in all 50 states, allowing us to assist advisors and their clients no matter where they are or where they might be in the future. And the insurance companies we work with are those with the highest ratings and whose service meets our strict standards.

## HIGH TOUCH, HIGH TECH.

Our service standards are set the first time you call our office. A friendly person answers the phone, not a voicemail system.

Our quote requests and applications are online and efficient. We provide most quotes within 48 hours and, where possible, your clients will receive electronic applications to sign.

And as your clients' fee-only financial advisor, you choose the level of communication you get from us about their insurance process. Whether you want to take a hands-off approach or a hand-holding one, we'll send you only the email updates you want to receive.



# WHAT MAKES US DIFFERENT?

## THE TEAM BEHIND YOUR TEAM

- Staff of 20+/300+ years of cumulative experience
- AIM updates throughout your clients' insurance process
- Policy reviews (at no cost to you or your clients)
- Providing Life Long Insurance Service



## LONG-TIME SUPPORTER OF

- National Association of Personal Financial Advisors (NAPFA)
- Garrett Planning Network
- Alliance of Comprehensive Planners (ACP)
- NAPFA Genesis
- XY Planning Network

**YOU, THE FEE-ONLY FINANCIAL ADVISOR,  
ARE OUR ONLY CLIENT.**

**WE'RE NOT YOUR COMPETITION.  
ALL WE DO IS INSURANCE.**

**SERVICE IS THE ONLY THING WE SELL.**

## INSURANCE EDUCATION (FREE OR LOW-COST)

- Advisor and Client Tools on LLIS.com (e-brochures, policy information, and insurance glossary)
- Monthly webinars
- Study group/conference speakers
- Lunch & Learns
- LLIS Insurance Academy



## HOW WE'RE PAID

- LLIS receives standard commissions for traditional policies, and lower commissions for low-load policies
- All employees are salaried; and objective (we work just as hard on a \$100K policy as a \$1M policy)
- Our business is built on relationships, not sales

## ONE SOURCE, MANY SOLUTIONS

Specialists in:

- Life insurance (all types)
- Annuities
- Disability insurance
- Critical Care insurance
- Long Term Care insurance
- Hybrid Life/LTCi & Hybrid Annuity/LTCi
- Life settlements
- More low-load policies than any other insurance agency

## INSURANCE PLANNING STRATEGIES FOR:

- Income protection
- Business insurance
- Estate planning
- Risk reduction strategies
- Guaranteed retirement income

## PRE-UNDERWRITING TO MINIMIZE SURPRISES:

- No 60-second quotes here (ask us why)
- Comprehensive online quote requests
- Established relationships with insurance company underwriters
- Match your clients with the right insurance solution for them
- Strict insurance company criteria: high ratings and excellent customer service
- Low-load policies when available

## SERVICE AFTER THE SALE

- APE notices
- Address changes
- Payment mode changes
- Reconsiderations (rate reductions)
- Claims assistance
- Client and Advisor surveys
- NOTE emails



## **WE'VE GOT YOUR BACK. WE'RE THE ADVISOR'S INSURANCE ADVISOR.®**

Insurance is all we do. We're not money managers, accountants, or financial advisors. We work with fee-only advisors like you to help your clients reach their income security and wealth preservation goals.

Our customer service, like yours, is personalized to each client's individual needs and objectives.

This team behind your team is a family affair. LLIS was created in 1998 by Judith Maurer, who has been working with fee-only financial advisors since 1992. Her husband Keith and son Mark joined the company and Mark is now president and CEO. Some of our team members have been part of LLIS for more than 17 years. And our full team has a combined 300+ years of industry experience. You and your clients can be sure they're getting informed, objective recommendations... both now and as their policies mature.

**WELCOME TO OUR WINNING TEAM. WE LOOK FORWARD TO WORKING WITH YOU.**



**877-254-4429 | [LLIS.com](https://www.llis.com)**