

# The advisor's insurance advisor.



## Who is Low Load Insurance Services, Inc. (LLIS)?

At LLIS, we are experts in finding the right insurance based upon your needs and your financial advisor's recommendations. We provide complete fulfillment from quote requests to policy issue, and keep you and your financial advisor informed throughout the process of obtaining a policy. Currently, there are more than two centuries of cumulative experience on staff and ready to serve you.

A good analogy would be to compare us to the string section of an orchestra. Your financial advisor is the conductor. We only provide the notes as directed, where they're needed during the performance. You and your financial advisor can take comfort in the fact that we are virtuosos in the insurance industry.

## More important is who we're not.

We're not money managers, accountants or financial advisors, nor do we solicit business from the general public. We work only with fee-only financial advisors like yours. We have a proven history of working with fee-only financial advisors in helping their clients reach their income security and wealth retention goals. We are the advisor's insurance advisor.

## You are never charged for our services.

Service is the only thing we sell. All of our associates are salaried and do not receive commissions or bonuses from the carriers whose products we recommend. To our associates, bigger premiums don't mean bigger paychecks. Instead, LLIS is compensated by the insurance companies we represent. Thus, there are no charges to the advisor or to you for our services. We welcome the opportunity to provide a full disclosure upon request.

## Together, we can overcome just about anything.

Because we're experts, 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 the companies that won't charge you the same rates as a two pack a day cigarette smoker, thus keeping premiums in a more affordable range.

## We're with you every step of the way.

We begin by assigning you to a personal New Business Case Manager, who will keep the entire process on track and moving forward. Once we have received your signed forms and any needed exams have been completed, your New Business Case Manager will do everything he or she can to shepherd your application through the home office underwriting process and deliver the policy to you with a minimum of disruption to your daily affairs.

## Everything you need is at your fingertips.

Simply call us toll free at 877-254-4429 or visit us online at [www.LLIS.com](http://www.LLIS.com). We can provide quotes without sales pressure, and find just the right policies for your particular needs. You can trust the fact that your advisor counts on us to help protect your wealth and security.

Confidentiality is paramount. All information obtained during the underwriting process is strictly confidential. This information will be used solely to determine your eligibility for the insurance applied for, and will not be released to any other party without your permission.

Securities offered through ProEquities, Inc.  
A Registered Broker-Dealer, Member FINRA & SIPC.  
Low Load Insurance Services, Inc. is independent of ProEquities, Inc.

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