

# The Team Behind Your Team.



## Service is the only thing we sell.

The faces you see in this brochure know the insurance industry inside and out, and can pick and choose from hundreds of products such as term life, low load universal life, disability and long term care to find the ones that are just right for your clients. But that's not what sets us apart. Our advice is not driven by insurance company quotas or commissions. Our objectivity leads to better pricing and better performance of the insurance solutions we recommend.

At the heart of everything we do is one guiding principle: To provide the same type of personal service you have trained your clients to expect. And it shows in the results we consistently achieve.

## We're the natural extension of a fee-only financial practice.

We work only with fee-only financial advisors, so we have a deep understanding of your business and the trust your clients have in your recommendations. Like you, Low Load Insurance Services, Inc. (LLIS) is flexible and responsive. We offer conveniences like online quote requests and ongoing education about changes or trends affecting your clients' success. And, if you'd like, we'll keep you informed and involved in the process from application through policy issue using our proprietary Application Information Message (AIM) system. Perhaps that's why we continue to grow exponentially.

## We offer creative ways to secure and protect wealth.

From the evaluation of existing policies to in-force policyholder service, LLIS can handle the full spectrum of insurance policy selection and processing. We can work in concert with you to design business and estate insurance plans. Even the most challenging financial plans can be bolstered in unique and creative ways, like through low load products that offer flexibility and liquidity.

Because LLIS is insurance licensed and registered throughout the U.S., we can handle everything from the application to policy delivery just about anywhere. We also go that extra mile in pairing the right solution to each individual client. For instance, we conduct preliminary underwriting interviews before we begin seeking policies and providers. That allows us to match challenges, like serious health issues, with the appropriate policy at the right price.

## How we get paid is as innovative as the custom solutions we provide.

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 your clients for our services. We welcome the opportunity to provide a full disclosure upon request.

## We offer competitive products with unique advantages.

Take, for instance, our low load individual and survivorship universal life insurance products. They offer competitive interest rates and very low Costs of Insurance (COIs). Plus, there are no agent commissions, front-end sales loads or surrender charges. That leads to insurance policies that typically feature lower premiums and higher cash surrender values than traditional full-load products. This gives you a powerful, flexible, liquid planning tool that can be funded in a variety of ways to meet a variety of needs. At the minimum, this policy mimics term insurance. At maximum funding, it mimics a savings account. You decide.

## Our business is a family affair.

At the helm of LLIS is Judith Maurer, a tireless champion who has been working with fee-only financial advisors since 1992. Joined by her husband Keith and son Mark, LLIS offers more than two centuries of combined expertise and exemplary service to our client base. Eventually, Mark will take over the company and employ the same commitment to service he's learned through generations. That means you can trust Low Load to be there for you and your clients today, tomorrow and beyond.

## Welcome to a winning team.

To learn more, visit us online at [www.LLIS.com](http://www.LLIS.com) or call toll free 877-254-4429. Together, we can help your clients protect their incomes and their futures.

## LLIS Product List (not all products are available in all states)

Term Life • Low Load Universal Life (Individual)

Low Load Universal Life (Survivorship) • No Lapse Guarantee Universal Life

Disability Insurance • Long Term Care Insurance • Annuities • Life Settlements

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

*"Their service is excellent, they care about my clients, and they know insurance. They are putting money back into my clients' pockets and I like that!"*

**Mary A. Malgoire, CFP®, President**  
The Family Firm, Inc.  
Bethesda, MD

*"We work with Low Load because their recommendations are always independent and are tailored to each client's particular situation. The result is satisfied clients."*

**Sheri Iannetta Cupo, CFP®, Principal**  
Sage Advisory Group, LLC  
Morristown, NJ

*"Over a 15-year period, the performance of the no-load insurance products has met all of our expectations, while many other traditional products have failed to live up to projections."*

**Tim W. Chase CFP®, CPA, Principal**  
WMS Partners  
Baltimore, MD

These testimonials may not be representative of the experience of other advisors and are no guarantee of future performance or success.

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**LOW LOAD**  
INSURANCE SERVICES, INC.™

*The advisor's insurance advisor.*