

A guide to Low Load Life Insurance



As our name implies, we're specialists in Low Load life insurance.

Your clients shouldn't be at greater risk after buying a life insurance policy than they were before. That's why we've become experts in Low Load life insurance over the past three decades – because it makes financial sense for the majority of fee-only financial planners.

Low Load means low costs.

The typical policy loads for traditional life insurance policies are 140 to 165 percent of first-year premiums. Of those percentages, 95 percent goes to commissions and the rest supports home office marketing, sales, and administrative expenses. Low Load, on the other hand, carries much smaller loads which average only 15 to 20 percent of first-year premiums. Why? Because loads in Low Load insurance policies only cover the costs of underwriting, marketing and distribution policies – not high commissions. And that could cut premium loads by more than 120 percent in the first year.

Low Load vs. No Load.

The only real difference between Low Load and No Load products is one of semantics. Both mean that there are no agent commissions, and both are used interchangeably in our industry. While there are costs associated with putting any policy in force, costs for Low Load (or No Load) products are significantly less. Plus, these types of policies have high immediate cash surrender values with no surrender charges.

Low Load offers flexibility when a client needs it most.

What if your client pays thousands of dollars in life insurance premiums for a loaded policy, then their circumstances drastically change? With a loaded policy, surrender charges prevent them from being able to borrow against their policy or getting any money back for years. With a Low Load insurance policy, your clients have cash values that offer a safety net should they need it. This flexibility helps them ride out an unforeseen storm. With a Low Load product, your clients can breathe a little easier knowing they have access to cash value in times of crises.

Low Load insurance also makes good business sense.

Low Load policies are a valuable part of a sound business insurance plan. High immediate cash surrender values are carried as an asset on the corporate books so no assets leave the corporation. Companies can also use Low Load policies to fund employee benefits using corporate dollars, thus reducing their at-risk capital.

Low Load products are as varied as the people who choose them.

Low Load permanent life insurance policies include individual life policies, survivorship life policies, variable life, and variable annuities. (Not all products are available in all states).

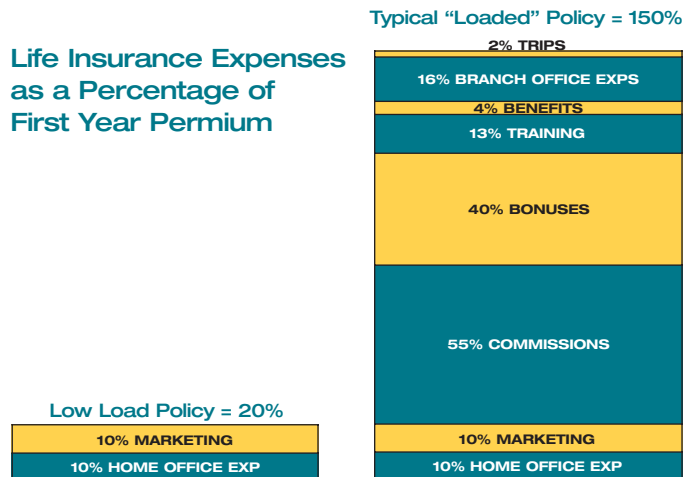
Quotes are available in a click.

To learn more, visit www.llis.com. Or if you prefer, you can call us toll-free at 877-254-4429. LLIS can provide multiple product options from highly rated companies with one request.

Low Load is a win-win for all.

Full disclosure is more important to insurance companies than ever before, which leads them to look for ways to add to their bottom line while they reduce expenses. That makes Low Load products even more attractive to both fee-only financial planners and the clients they serve.

Life Insurance Expenses as a Percentage of First Year Premium



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.

