

Insurance Made Simple

A guide to Policy Review Services



Make sure your clients are heading in the right direction.

As a CFP®, CPA or RIA, you have a deep understanding of all things financial. But when it comes to analyzing life insurance policies or evaluating the definitions in disability or long term care policies, things probably tend to get a bit fuzzy. That's where we come in. We're Low Load Insurance Services, Inc., (LLIS) and we've been working with financial planning firms like yours for over a decade to sort out which policies are helping your clients reach their destination. And more importantly, which ones are not.

Our complimentary Policy Review can tell you if your clients are on the right track.

Does the current policy get your client on the right road to their destination? Does it still meet the need it did when they bought it? A Policy Review can supply the road map to finding out if your client is heading where they really want to go. We'll drill down through all of the terms and specifics, and uncover both strengths and weaknesses in the policies we review.

The review process is as easy as planning a trip.

To begin the discovery process, you need to supply your insurance planning recommendations regarding the amount of insurance your client needs and for what length of time along with the general purpose of the insurance.

Your client needs to supply:

- Preliminary health and family history information by completing a form found at www.llis.com
- Policy's most recent Annual Statement
- Policy's Specification Pages

Providing these items enables us to see if they are still on the right road or if they have taken a detour.

For more detailed study of the policy and to see if we can navigate an improved way to get to their destination, we'll help your client obtain In Force Illustrations for permanent insurance like whole life or universal life from the insurance company. Since home offices will only send policy information to the policy owner, we have sample In Force Illustration Request letters available for your client's use.

Our written Policy Review can help determine whether existing policies will reach your clients' intended destination.

After all, that's what we're both working toward – a clear destination for your clients. Our Policy Review will outline a summary of the policy as it exists today and how it might look in the future.

Depending on whether you've chosen a broad overview or a more in-depth study by providing In Force Illustrations, we will provide a variety of recommendations for each policy. For instance, we might recommend increasing the coverage through a tax-free 1035 exchange of cash values into a new guaranteed premium product. We might also suggest supplementing existing coverage with term insurance. All of our recommendations take into account the health of the client, and your vision for their financial destination.

Our written Policy Review is sent to you, the advisor. We're always available to discuss the Review in depth at your convenience.

Our Policy Review experts are standing by to help you navigate through the process.

Visit us online at www.llis.com or call us toll free at 877-254-4429 to learn more. Together, we can be sure your clients are on the right road.

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.

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The advisor's insurance advisor.