

LIFE INSURANCE ADVISORS, INC.

FEE-ONLY INSURANCE CONSULTING FOR TRUSTEES OF INSURANCE TRUSTS

Protecting Trustees from Liability & Enhancing Insurance Trust Benefits

Where should a personal trust department turn for expert guidance about life insurance - to those whose income depends on commissions from product sales, to employees with limited insurance experience or possible internal conflicts of interest . . . or to an independent company that thrives on the quality of its advice?

In one way, life insurance is no different than other investments that trustees own and manage. It must be purchased and monitored in keeping with trust investment principles. But life insurance is an unusual asset with unique qualities that require special expertise.

Life Insurance Advisors, Inc., can lead your trust department through the confusing maze of life insurance choices. Its expert and objective advice will save your customers large sums on new insurance purchases and will avoid costly mistakes and expensive litigation with existing policies that may be in trouble.

Life Insurance Advisors, Inc.
Fee-only services that increase the returns on trust-owned life insurance and avoid costly mistakes and expensive litigation.

David N. Barkhausen
President

A Recognized Expert in Insurance and Estate Planning

David N. Barkhausen is uniquely qualified to lead a firm specializing in fee-only life insurance advice. An estate planning attorney, he later became a top agent for Northwestern Mutual Life, earning both CLU and ChFC designations in record time. As a licensed fee-only insurance advisor, he offers the insight of an experienced agent without the bias inherent in commission-based compensation.

Mr. Barkhausen has been a frequent speaker and author for the Chicago and American Bar Associations and the Illinois CPA Society. He also conducts comprehensive seminars on life insurance products and their applications in estate and business planning situations. (Please visit www.lifeinsuranceadvisorsinc.com, where more than 40 of Mr. Barkhausen's articles and a description of [sample cases](#) appear.)

LIFE INSURANCE ADVISORS, INC.

- Increases risk-adjusted investment returns on new life insurance purchases
- Reviews and recommends remedies for existing policies that are endangered or performing poorly
- Shows how life insurance can increase long-term trust assets under management
- Minimizes the risk of costly mistakes and expensive litigation

714 E. Prospect Avenue
Lake Bluff, Illinois 60044

Telephone: (847) 482-1605 **Fax:** (847) 234-9973
Email: david@lifeinsuranceadvisorsinc.com
Web Site: www.lifeinsuranceadvisorsinc.com

WHY YOU NEED FEE-ONLY LIFE INSURANCE ADVICE.

Let's face it. Life insurance products are confusing and potentially risky for trustees. It takes hours of time and an insider's knowledge to sift through policy projections and conflicting claims about companies and performance statistics.

When purchased and monitored with careful oversight, life insurance is a highly attractive trust investment. But lax review and conflicts of interest produce costly mistakes - poorly performing policies with high commissions and charges and "permanent" insurance on course to collapse before the insured's death. The natural result will be widespread and expensive litigation.

A modest investment in the impartial advice of Life Insurance Advisors, Inc., avoids these problems. It can return impressive rewards for trust customers and offer invaluable liability protection for trustees. Turn to Life Insurance Advisors, Inc., to control the risks of trust-owned life insurance and make it a growth opportunity instead.

CALL ON LIFE INSURANCE ADVISORS, INC. BEFORE THE TRUSTEE PURCHASES NEW POLICIES.

Get answers to the following important questions:

- What is the right amount of insurance and the type of policy for the trust customer's situation?
- From what company or companies should we seek insurance based on company financial strength ratings and historic performance and in light of health and related underwriting factors of the proposed insured?
- How can we pay the lowest commissions on the best products from the most respected companies? (Our advice has enabled clients to reduce commissions by 80% or more on products from the highest-rated companies and to increase investment returns by 50% or more. See some [sample cases](#) on our web site.)
- Are the assumptions that underlie the illustrations of insurance policies credible in light of the company's past performance?
- Are these assumptions reasonable in comparison to the standards of one or more leading life insurance companies?
- How might certain health conditions or other factors affect our customer's ability to obtain insurance at favorable rates?

WHEN EXISTING TRUST-OWNED LIFE INSURANCE POLICIES NEED TO BE REVIEWED, ASK LIFE INSURANCE ADVISORS TO:

- Provide an objective review of each policy's past performance and future projections
- Determine whether current premium payments will sustain the policy over the insured's possible life span
- Suggest whether policy investment performance is acceptable in light of possible alternatives
- Recommend action to take on each policy...whether to continue it, modify it, replace it, surrender it, or, in some cases, to sell it. In cases of replacement, we will minimize commissions and other costs incurred in policy exchanges.

REASONABLE FEES, AGREED IN ADVANCE

We will present a written fee agreement in advance of our work. Fees are based on time involved and the complexity and value of the project. The cost of a basic review of an existing policy is less than the typical trustee's annual fee for an ILIT.