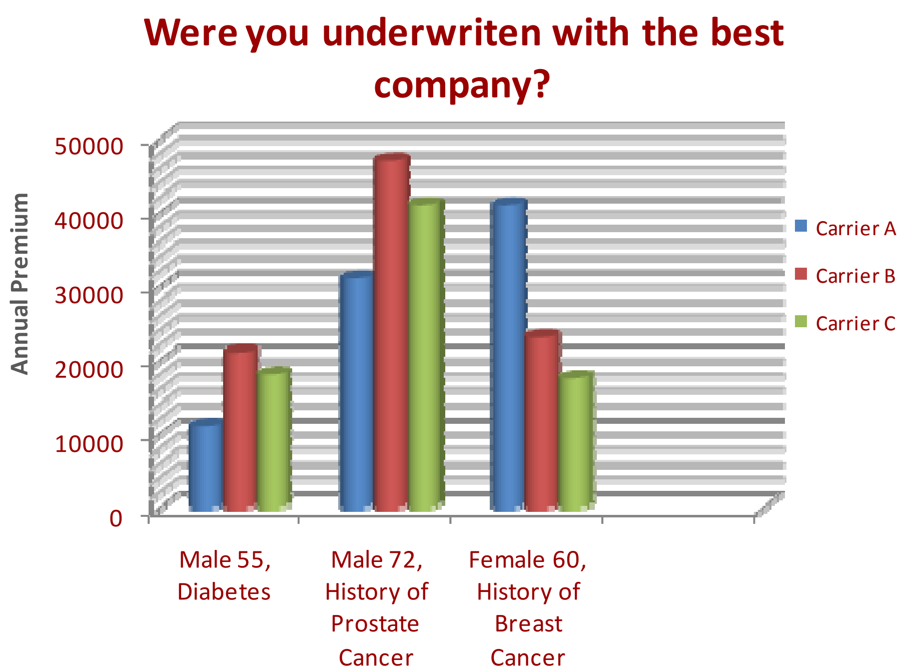
LeveL4Life

Protecting Your Client's Legacy

Providing objective support in reviewing existing life insurance for Advisors, Attorneys, Trust Officers and CPA's is the premise behind the LeveL4Life.

The L4L program targets life instruments that were put in place to protect clients and their heirs, but are underperforming, have excessive cash accumulation, increasing premiums or are not guaranteed to outlast the insured's lifetime. To determine what the true legacy that is being left behind, we must audit what is currently in place and identify any opportunities to better the position your client and their heirs.



L4L takes into account the inforce product and policy, the client's health, cost of insurance, the carrier's ratings and current goals of your client.

The due diligence performed will include:

- Review of current legacy needs and goals
- Audit of existing insurance
- Consideration of new resolution
- Deepen client resolution

It's comprehensive by design, yet understandable when approaching your client with the gathered information. By presenting the existing policy information against the new options available in the marketplace, we recommend a new solution approximately 70% of the time. With the principal being objectivity, we may recommend the client keep their current coverage (approximately 30% of our reviews end with this conclusion).

Level Four Insurance Services is a multi disciplinary Brokerage General Agency. We offer over thirty insurance carriers to provide a broad scope of options for you and your clients. Our goal is to be an objective partner and a single-point of contact in the review of the most important aspect of protecting a client's legacy – life insurance.