

LIFE INSURANCE ADVISORS, INC.

FEE-ONLY INSURANCE CONSULTING

Unlock Money-Saving Secrets
About Life Insurance
That No One Else Will Tell You

Where should you and your company turn for guidance about life insurance - to those whose income depends on commissions from product sales . . . or to a company that thrives on the quality of its advice?

When the financial success of a benefits program and the economic security of your organization's executives is at stake, the choice is clear. And the moderate fee for the impartial counsel of someone without ties to an insurance company and no policies to sell is a truly wise investment.

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

Life Insurance Advisors, Inc.
Fee-only services that save significant dollars on new policies and preserve and enhance the value of existing insurance

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.

- Money-saving recommendations for new life insurance purchases
- Reviews and recommended remedies for existing policies that are endangered or performing poorly

PLUS

- Insurance recommendations and reviews for estate plans, buy-sell agreements, and executive compensation programs
- Analysis of split dollar plans and alternatives
- Expert advice or testimony in connection with litigation

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WHY YOU NEED FEE-ONLY LIFE INSURANCE ADVICE

Let's face it. Life insurance products are confusing. It takes hours of time and an insider's knowledge to sift through policy projections and conflicting claims about companies and performance statistics. You can get advice from commissioned agents, but it is inevitably biased toward the products they sell.

Mistakes are costly - sometimes disastrously so. Consumers frequently pay 5 times the commission they should and miss out on millions of dollars in death benefits and cash value. Or worse, they're stuck with poorly performing policies that may collapse before the policyholders die.

A modest investment in the impartial advice of a fee-only consultant can return impressive rewards. Life Insurance Advisors, Inc., can help your company save millions of dollars. Just as importantly, we can help you assure that the compensation programs that depend upon the successful performance of life insurance policies are performing as they should.

CALL ON LIFE INSURANCE ADVISORS, INC. BEFORE YOU PURCHASE NEW POLICIES.

Get answers to the following important questions:

- What are the right amounts of insurance and types of policies for a given benefits program?
- 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 insureds?
- 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 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 ability to obtain insurance at favorable rates?

WHEN EXISTING INSURANCE POLICIES SHOULD BE REVIEWED, ASK LIFE INSURANCE ADVISORS TO:

- Provide an objective review of the policies' past performance and future projections
- Determine whether current premium payments will sustain the policies over the insureds' possible life spans
- Suggest whether policy performance is acceptable in light of possible alternatives
- Recommend action to take on the policies...whether to continue them, modify them, replace them, surrender them, or, in some cases, to sell them. 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. We will only proceed with your understanding that the benefits of our services far outweigh the cost.