

# WHY CLIENT-FOCUSED ADVISORS PARTNER WITH litco

Our team of life insurance trust experts collaborate with grantors and their financial advisors to create the greatest results that will grow your client's future generational wealth.

As the first and only trust company to focus solely on Irrevocable Life Insurance Trusts, we are strategically positioned to protect your client's assets within the trust.

## LITCO MAXIMIZES THE VALUE OF YOUR CLIENT'S POLICIES AND ELIMINATES YOUR ILIT WORKLOAD



### *insurance policy experts*

Our team of life insurance trust specialists oversee and manage all policies to maximize results for grantors and beneficiaries.



### *a true partner*

Our online portal allows you to remain connected to your client's ILITs, and you will receive first right of refusal when a policy funds.



### *eliminate workload*

As successor trustee, we assume all of the workload and risk associated with administering ILITs, allowing you to focus on your client's other needs.

## THE INDUSTRY LEADER IN ILIT SERVICES SUPPORTING MULTI-GENERATIONAL LEGACIES

**50+**

**YEARS OF INDUSTRY  
EXPERIENCE**

**5,000+**

**POLICIES  
ADMINISTERED**

**\$15+**

**BILLION POLICY FACE  
AMOUNT REVIEWED**

**100+**

**INSTITUTIONAL  
CLIENTS SERVED**



**ADVISORS**

**LITCO FOR FINANCIAL ADVISORS**

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# WE MANAGE THE COMPLEXITIES OF LIFE INSURANCE TRUSTS FOR YOU



## POLICY REVIEW

- Annual policy reviews to identify performance issues
- Analyze new or replacement policies for risk prior to acceptance into trust



## POLICY REMEDIATION

- Provide solutions for under-performing policies
- Identify all available policy options to fix problematic policies



## TRUST MANAGEMENT REPORTING

- Generate comprehensive reports on all trust activity
- Access to reporting via our online portal for grantors, beneficiaries, and advisors



## PROFESSIONAL SERVICES

- Each account is assigned a designated trust officer and life insurance expert
- Grantors, beneficiaries, and advisors can reach out with questions any time



## TRUST ADMINISTRATION

- Notify grantors when premiums are due
- Prepare and send Crummey notices to beneficiaries



## POLICY MANAGEMENT

- Ensure that premiums are paid
- Ensure that policies are in good standing

## BENEFITS OF A SOUTH DAKOTA TRUSTEE

South Dakota has state tax laws that are beneficial to grantors and beneficiaries, which is why LITCO is headquartered in Sioux Falls.

- Lowest state premium tax in the nation
- No state income taxes
- Top-rated asset protection statutes
- Top-rated privacy statutes
- No Rule Against Perpetuity (RAP)
- Top-rated Dynasty trusts
- Favorable decanting and trust modification statutes
- Domestic trusts for international families