



Life Insurance Trust Company

WE KEEP YOUR TRUSTS ON TRACK

Life Insurance Trust Company (LITCO) is the first and only trust company in the nation to focus exclusively on managing Irrevocable Life Insurance Trusts (ILITs). Our team of life insurance trust experts provide in-depth policy management and trust administration services.

Our team works for grantors and beneficiaries to ensure that your trust is in good standing. With LITCO as trustee of your ILIT, you can feel confident that your trust will be managed effectively and efficiently through the following services:



POLICY REVIEW

- Annual policy reviews to identify performance issues



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 anytime



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

Access your account and documents anytime with our online portal!

Our online portal allows you to access to trust account documents, annual reports, and additional correspondence from any device whenever you need. Scan the QR code for registration instructions!



The LITCO Advantage



industry leader

We are the largest manager of life insurance trusts in the country and only focus on ILITs.



independent & objective

We do not market or sell life insurance, ensuring our policy management is conflict-free.



insurance policy experts

We have a dedicated team of life insurance specialists that oversee and manage all policies.

BENEFITS OF A SOUTH DAKOTA TRUSTEE

South Dakota has state tax laws that are beneficial to grantors and beneficiaries, which is why Life Insurance Trust Company 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

THE LARGEST CORPORATE TRUSTEE FOR ILITS

50+

**YEARS OF INDUSTRY
EXPERIENCE**

7,000+

**POLICIES
ADMINISTERED**

\$15+

**BILLION POLICY FACE
AMOUNT REVIEWED**

100+

**INSTITUTIONAL
CLIENTS SERVED**