

UNTITLED

INSURANCE SERVICES

Life insurance is an essential tool in wealth planning, and at **UNTITLED**, we excel in offering high-quality, meticulously designed solutions.

Our team of experts provides comprehensive support for the design, structuring, and financing of **life policies aimed at wealth protection, succession, retirement, and liquidity access for families and entrepreneurs.**

The professionals in this area offer independent and highly specialized advice, and are prepared to analyze the client's legal context and adapt the products according to current regulations.

We offer international products backed by the strongest insurance companies in the United States, the Caribbean, and Europe.

We primarily work with the following products:

1 PRIVATE PLACEMENT LIFE INSURANCE (PPLI / UNIT LINKED)

A specialized form of life insurance designed for high-net-worth individuals seeking customized tax and investment structures. It is the quintessential tool for estate planning, succession, and tax efficiency.

2 LIFE INSURANCE (TERM, WHOLE LIFE, AND INDEX UNIVERSAL LIFE)

This is traditional life insurance and comes in various forms:

Term Life Insurance: it provides coverage for a specified period, usually 10, 20, or 30 years.

It's a common choice for people who need coverage for a specific period, such as to protect the family during child-rearing years, cover a long-term loan, or protect company shares with partners, among others.

Whole Life: it offers lifelong coverage, typically guaranteed until the client reaches 120 years, with a guaranteed minimum return. Mostly issued by mutual companies, the policyholder becomes a shareholder upon purchasing the policy, and the return is linked to the insurance company's profits with a guaranteed minimum return.

Index Universal Life (IUL): provides lifelong coverage, usually guaranteed until the client reaches 90 years, with returns linked to a stock index, typically the S&P 500.

Offers guaranteed capital and a profitability ceiling of around 9 to 10%. Highly flexible, allowing for premium payment skips and varying payment amounts to keep the policy active. Also facilitates wealth transfer to the next generation or beneficiary while addressing estate tax management, especially in jurisdictions like the United States.

3 PREMIUM FINANCE

A variant of Whole Life and IUL insurance where the policy becomes a true 'asset class' beneficial to include in investment portfolios. Focuses on using the policy's cash value as collateral to finance part of the insurance premiums and reduce the client's cash flow in policy contributions.

4 BUY AND SELL INSURANCE

The increasing adoption of 'cross-owned' life insurance between partners, mainly in family businesses, also known as "buy and sell," offers significant advantages when facing challenges arising after a partner's death. This type of solution avoids, among other things, a 'forced replacement' by legal heirs, especially in situations of lack of planning.

To schedule a call with our team, please contact **Stephanie Brow** at stephanie.brown@untitled-slc.com.

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