

A photograph of a middle-aged couple smiling and embracing. The woman on the left has curly hair and wears glasses. The man on the right has a beard. The image is overlaid with a teal color and white text.

UNTITLED

INSURANCE SERVICES

UNTITLED Insurance Services

We offer a range of tested, high quality insurance solutions tailored to address high net worth, ultra-high net worth families, retail and institutional clients' wealth planning strategies.

A deep range of insurance, structuring, and finance experience gives the client solid long-term confidence and peace of mind. This is UNTITLED's priority.

About us

UNTITLED has partnered with a globally regulated insurance broker specializing in high-net-worth insurance structures, based in Europe and the United States, covering services to clients worldwide. Our team is made up of specialists in the legal, accounting, policy design, policy financing, and wealth management areas.

UNTITLED Insurance Partnership

- Leading Life Insurance Brokerage General Agency.
- 40+ leading insurers for fixed and variable products.
- Licensed 50 states and territories, and offshore access.
- 3 offices: Miami, Austin and Pittsburgh.
- Experienced insurance-centric team members.
- Extensive experience advising U.S. and international clients.
- More than USD 8 billion in force structures.

All in one service platform



Wealth
Planning



Foreign
National
Strategies



Premium
Finance
& PPLI



Family
Portfolio
Structures



Online
Agency
Platform



Full Middle/
Back Office
Support



Agency
Training

Insurance options

Traditional Life Insurance

Premium Finance

Private Placement
Life Insurance

Intl. Health Insurance

Travel Insurance

Foreign Nationals

Traditional Life Insurance Solutions

Traditional life insurance solutions can offer desirable and income tax-free internal rates of return, quick liquidity upon death, and reduce the overall volatility of a business or family's net worth.



Term Life



Permanent Life:

- Whole Life
- Indexed Universal Life
- Universal Life
- Variable Universal Life



Disability Insurance



Long-Term Care & Final Expense

Premium Finance Program

Financing premiums allow qualified borrowers to use third-party financing to pay for sizeable life insurance premiums with minimal initial and ongoing cash flow. Clients can benefit from potential arbitrage between the growth in cash value in the insurance policy versus the interest due on loan each year.



Multi Carrier Platform



Comprehensive Policy, Loan & Collateral Risk Review



Concierge underwriting: Impaired Risk



Annual Policy, Loan and Collateral Risk Monitoring

Private Placement Life Insurance (PPLI)

PPLI is a wealth planning structure whereby the client is a party to a life insurance contract with the purpose to overlay tax-inefficient investments and recharacterize those investments as part of a cash value life insurance policy.

The result is the beneficial tax treatment of a life insurance policy, income tax-deferred growth, the ability to obtain income tax-free policy loans, and, the ability to pass the investments to heirs along with additional policy death proceeds income tax-free.



U.S. and non-U.S. private placement carriers



A broad array of U.S. and non-U.S. investments



Institutional policy pricing



The client's choice of investment managers and custodians

Policy comparison

	Policy Purpose	Benefits	Limitations
Term Policy	<ul style="list-style-type: none">• Short and medium.• Term protection.	<ul style="list-style-type: none">• Lower premium cost.• Ability to convert to permanent coverage with most policies.	<ul style="list-style-type: none">• Policy builds no cash value.• Limited availability to offshore conditions.
Universal Life*	<ul style="list-style-type: none">• Long term protection.• Cash accumulation.	<ul style="list-style-type: none">• Tax efficient investment.• Permanent coverage.• Guaranteed cash value.• Flexible premiums.• Distributions and ability to borrow against cash value.	<ul style="list-style-type: none">• Returns usually not guaranteed.• Variable returns based on market conditions.
Whole Life*	<ul style="list-style-type: none">• Long term protection.• Cash accumulation.	<ul style="list-style-type: none">• Tax efficient investment.• Permanent coverage.• Better guaranteed cash value.• Minimum guarantee return.• Distributions and ability to borrow against cash value.	<ul style="list-style-type: none">• Less flexible than universal policies in terms of premiums and death benefit.• Just one investment option.
Private placement Life Insurance	<ul style="list-style-type: none">• Long term protection.• Tangible assets protection.	<ul style="list-style-type: none">• Tax efficient investment.• Private equity investments.• Distributions and ability to borrow against cash value.	<ul style="list-style-type: none">• Investment controlled by an investment advisor.

* Premium Finance options available

If you would like to schedule a call with our team, please contact us at contact@untitled-slc.com.

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