

A man with glasses and a young girl are sitting on a light-colored sofa. The man is holding a tablet and looking at it, while the girl looks on. A small dog is sitting in front of them. The scene is dimly lit, with a dark overlay. Two white coffee cups on saucers are visible on a table in the foreground.

# UNTITLED

INSURANCE SERVICES

## Private Placement Life Insurance

UNTITLED is a strategic ally in seeking solutions that combine the strength of a life insurance with the professional management of an asset portfolio. Our goal will be to achieve the highest possible tax efficiency, structure personalized succession planning, protect the wealth in a strict sense, and preserve the privacy of the client and their assets.

# WHAT IS PRIVATE PLACEMENT LIFE INSURANCE (PPLI / UNIT LINKED)?

It's a specialized form of life insurance designed for high-net-worth investors, offering tax benefits and investment opportunities.

This self-saving insurance is recognized by local legislation in most countries in Latin America and Europe, allowing beneficiaries to be designated with full flexibility, isolating the assets linked to the policy, and deferring income tax payments in the client's country of tax residence.

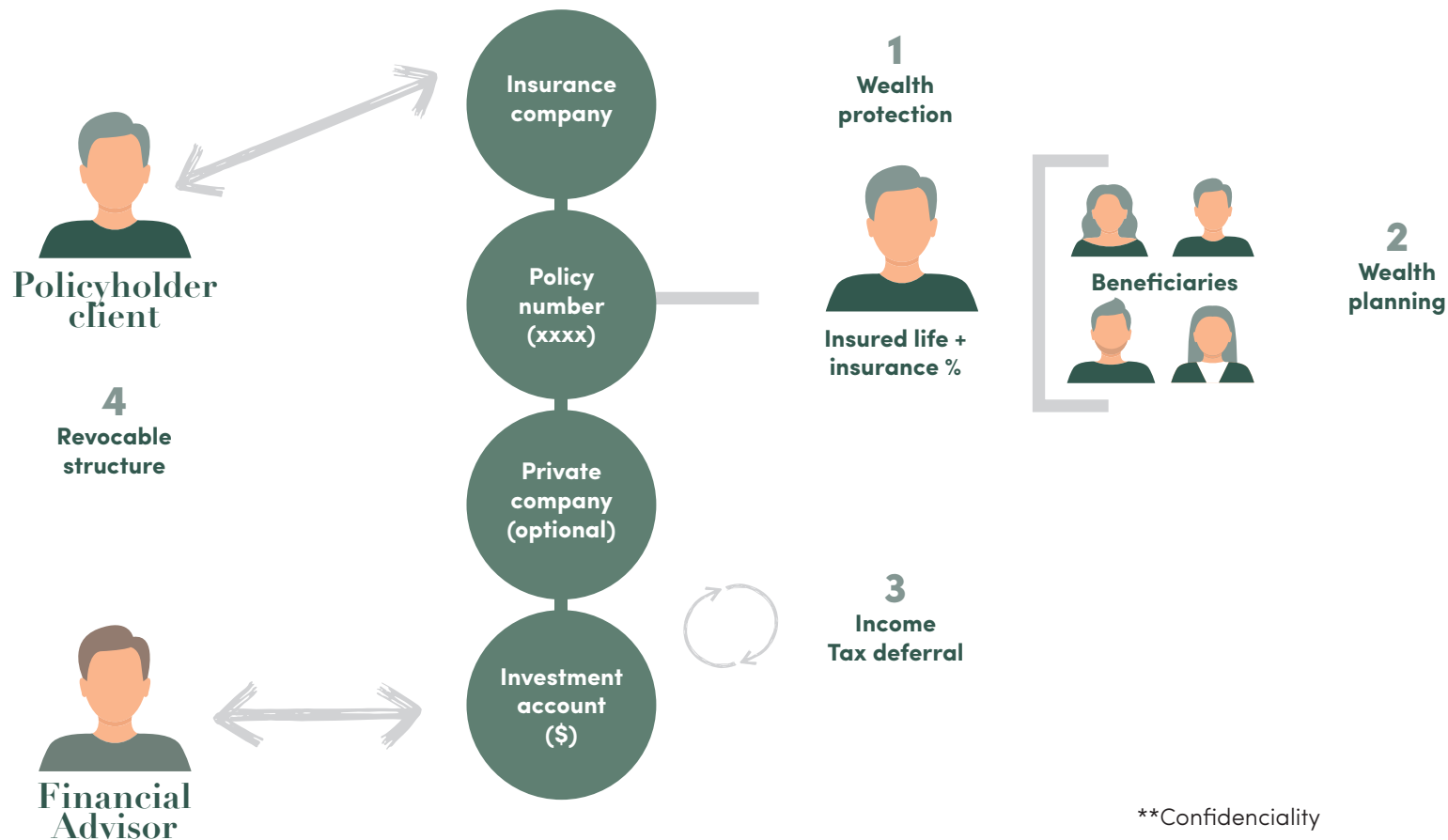
## WHO IS IT AIMED AT?

It is designed for high-net-worth individuals seeking customized tax and investment structures. Additionally, it is recommended for those who want to plan their international move, establish a freely portable wealth structure, and/or have a new layer of protection for their assets.

## KEY FEATURES AND BENEFITS

- 1. Effective wealth planning:** it is an efficient tool in transferring assets to future generations and provides efficient asset succession.
- 2. Tax benefits:** one of the main motivations for using PPLI is to take advantage of tax benefits. Investment returns accumulate tax-free, and withdrawals or death benefits may receive favorable tax treatment.
- 3. Tax deferral:** like other life insurance policies, PPLI allows deferring taxes on investment growth until a withdrawal is made. This can be particularly attractive to investors seeking to defer income and capital gains recognition.
- 4. Confidentiality:** it often ensures a high degree of confidentiality, keeping transactions made within the policy private. This benefits investors interested in protecting the privacy in their investments.
- 5. Customized and diversified investments:** instead of being limited to conventional investment options, PPLI gives investors the ability to customize their portfolios through a financial advisor, including alternative investments such as hedge funds, private real estate, unlisted stocks, among others.
- 6. Structure revocability:** the client maintains control of the policy and the selection of the investment manager.
- 7. Adaptability:** it allows aligning strategies with the client's trusted bank.
- 8. Possibility of combining the policy with other structures** to arrange regular payments to beneficiaries.
- 9. Maximum return** on the capital allocated to the insurance, thanks to the deferral in tax payment.
- 10. Grants the possibility of partial or total redemptions.**
- 11. Allows the policy to be pledged as collateral for a bank loan.**

## PRIVATE PLACEMENT LIFE INSURANCE (PPLI)



## JURISDICTIONS WHERE DOMESTIC REGULATIONS RECOGNIZE ITS EXISTENCE AS A LIFE INSURANCE

In these cases, the benefits do not fall within the definition of a 'financial instrument', which means they are exempt from taxation (tax deferral) until they are allocated to beneficiaries or partial redemptions are made that are less than the amount of the premium contributed.



# DIFFERENCES WITH A TRADITIONAL LIFE INSURANCE POLICY

Characteristic	PPLI	Traditional life insurance policy
Assets flexibility	It enables the maintenance of a diverse range of assets, encompassing physical assets, and provides the opportunity to establish sophisticated portfolios managed under a mandate by a regulated asset manager.	It often restricts itself to more conventional options and may not accommodate the diversity of assets that PPLI can encompass.
Premium payment methods	It permits premium payment via bank transfers (cash) as well as in-kind payments, such as shares of unlisted companies and other financial assets.	Typically requires premium payment in cash.
Policy structure	It offers more flexible and tailored policies, adapted to the specific needs of the client. It provides more complex and customized asset management options.	It adheres to a more standardized structure and may offer fewer opportunities for customization.
Tax benefits	Motivated, in part, by its tax benefits, such as tax-free accumulation of investment returns and favorable tax treatment for withdrawals or death benefits.	It provides tax benefits but may not be as flexible in terms of tax deferral and other aspects.
Portfolio management	It allows for the management of complex portfolios through mandates with regulated asset managers, making it appealing to investors with more sophisticated needs.	Asset management may be more standard and less adaptable to customized investment strategies.

If you'd like to schedule a call with our team, please get in touch with us at [contact@untitled-slc.com](mailto:contact@untitled-slc.com).

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