

The logo features a dark blue semi-circle at the top. Inside this semi-circle is a golden spiral composed of many small dots, creating a sense of rotation and depth. Below the spiral, the words "INTERNATIONAL" and "WEALTH PROTECTION" are written in a small, golden, sans-serif font, stacked vertically.

INTERNATIONAL
WEALTH PROTECTION

Private Placement Life Insurance,

The planning solution whose
time has come

Why Use Life Insurance?

- For asset protection
- For estate planning
- For liquidity management
- For its tax efficiency



INTERNATIONAL
WEALTH PROTECTION

Why Private Placement?

The client decides where the assets will be held and how they are managed.

He can change or cancel the policy, modify the investment management and change beneficiaries.

He keeps overall control



INTERNATIONAL
WEALTH PROTECTION

How does it work?

- The purchaser is an offshore structure or Trust
- The insurance company creates the policy
- Assets sit in a bank chosen by the client
- They are managed in the way the client wants
- The owner may withdraw assets, subject to tax on any gains
- The payment of death benefits to a physical person resident in Brazil (and many other countries) should be free of all taxes



What are the key conditions?

- The purchaser must not be a Brazilian resident
- The assets must be professionally managed
- The insurance company must incorporate a real and substantial extra death benefit



The extra death benefit is not a cost, it is a really good investment!

- \$1M of extra death benefit on the life of a woman aged 65 would cost less than \$20K p.a.
- The cost is tax deductible if withdrawals are made from the policy
- I recommend at least 20% of initial capital
- Sufficient reinsurance can make good the costs of regularisation



For which clients is it ideal?

- Those who need asset protection
- Multiple marriages
- US or other foreign beneficiaries
- Existing structures with accumulated gains





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