



Beyond Traditional Planning:

Leveraging Private
Placement Life
Insurance

Maximize wealth and enhance after-tax returns for
affluent individuals and families

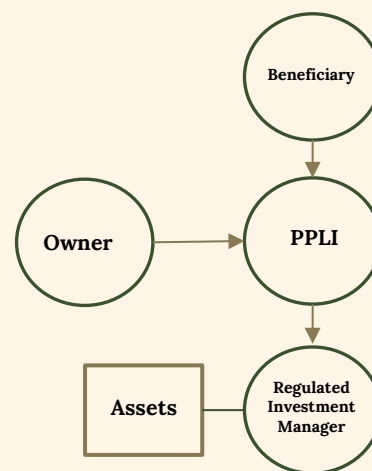
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Private Placement Life Insurance: Advantages for LATAM Clients

"It's not what you earn, it's what you keep that matters."

A PROFESSIONAL SOLUTION FOR TAX-EFFICIENT GLOBAL WEALTH PLANNING IN LATAM

Private Placement Life Insurance (PPLI) is a sophisticated wealth structuring tool tailored for high-net-worth individuals in Latin America. It merges institutional investment access with the benefits of life insurance and tax efficiency.



WHAT PPLI OFFERS

- Tax deferral on investment income and gains
- Exemption from wealth, income, and inheritance taxes under the policy
- Creditor protection and legal asset shielding
- Privacy and simplified international reporting
- Efficient generational wealth transfer through the death benefit

The Three PPLI options:

Traditional

Flexible structure focused on long-term growth and full investment access.

FROZEN CASH VALUE

Tax-aware setup designed to limit reportable growth inside the policy.

ZERO CASH VALUE

Focused on legacy and asset protection through a maximized death benefit.

Three Structuring Options (All Available Across LATAM)

TRADITIONAL

Full investment flexibility with access to institutional strategies. Balances growth and death benefit.

FROZEN CASH VALUE

Minimizes the growth of the policy's cash value to enhance tax deferral.

ZERO CASH VALUE

Eliminates cash value to emphasize pure insurance benefits. Designed for clients prioritizing asset protection, privacy, and estate transfer through a large death benefit.

PPLI ADVANTAGES BY COUNTRY

Country	Type of PPLI	Income Tax Deferral	Wealth Tax Exempt	Death benefit Tax impact	Premium Tax Exempt
Peru	All are applicable	Yes	N/A.	Death cover required 5-10% Policy Benefit not subject to tax.	Premium tax of 2,1% on risk mortality premium
Ecuador	All are applicable	Yes	N/A	Death cover required 5-10% Policy Benefit not subject to tax.	N/A
Colombia	Frozen & Zero Cash	Yes	Net Worth taxation exists in Colombia. Frozen and Zero Cash Value can help mitigate this.	Death cover required , from \$10K Policy Proceeds will be taxable at a rate of 15%	N/A
Mexico	All are applicable	Yes	N/A	Death cover required. Policies could be tailored as a Multi-Life policy.	N/A
Brazil	Frozen & Zero Cash	Yes, with a Frozen and Zero Cash Value Policy	N/A	Death cover required.	N/A



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Contact our team to discover how Scuadra Group can elevate your insurance planning strategy with sophisticated solutions tailored to your unique needs.