



Beyond Traditional Planning:

Leveraging Private
Placement Life
Insurance

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

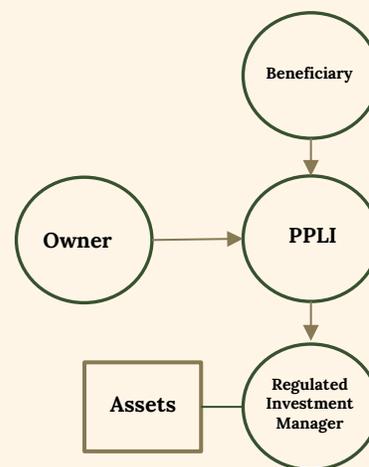
.| ScudraLife

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.