Scuadra Group: Elevating Standards Beyond Global Insurance Brokerage

Your External Partner for Insurance Planning. We deliver sophisticated solutions for high-net-worth individuals through global expertise and trusted relationships.

Who We Are

Scuadra group is a globally regulated insurance broker specializing in high-net-worth insurance structures.

Global Reach

Licensed in over 30 international jurisdictions with partnerships across 50+ premier insurance carriers.

Trusted Partnerships

Serving global banks, legal professionals, RIAs, and estate planners with precision and care.

Expert Team

Over 20 seasoned professionals with diverse expertise navigating complex international regulations.

Strategic Headquarters

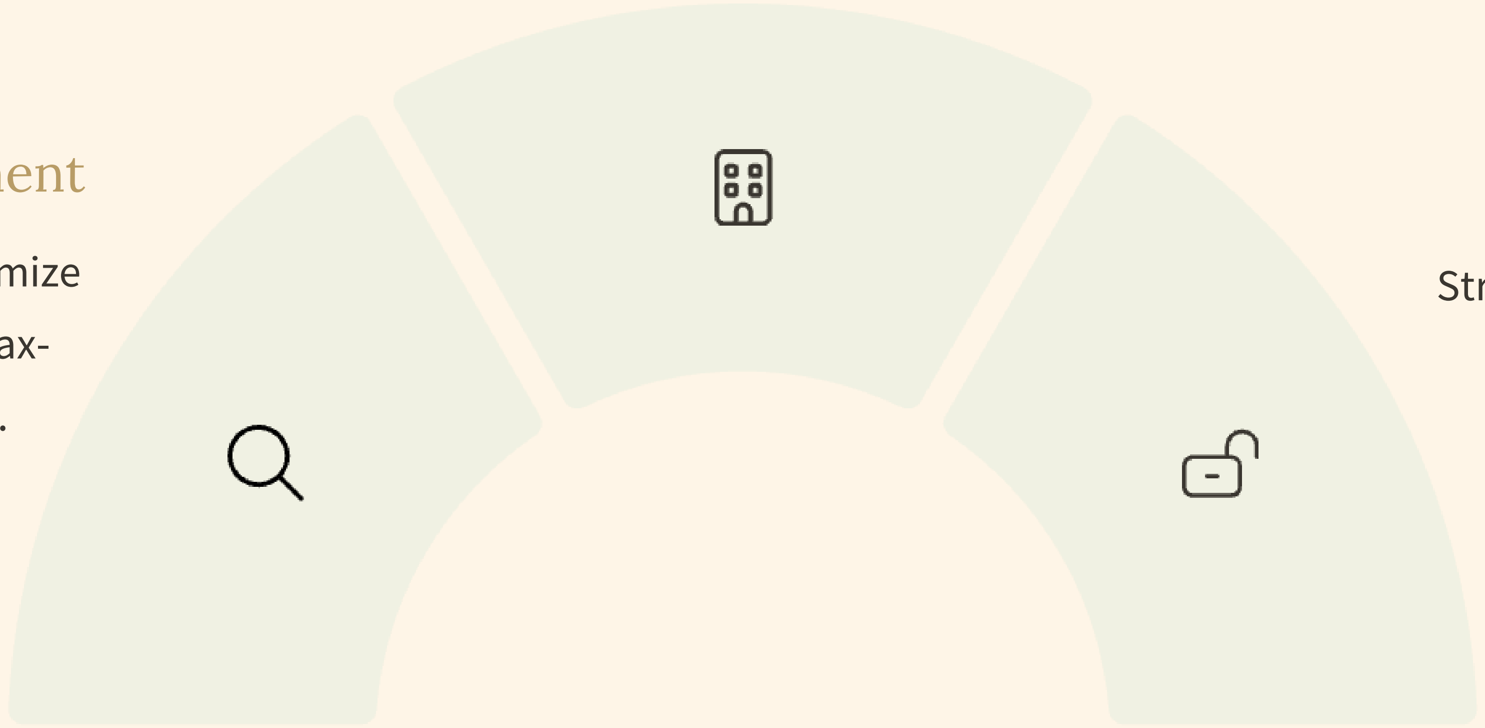
Miami-based with a sophisticated approach to estate, wealth, and insurance solutions.

Why choose Scuadra

ScuadraLife stands out as a premier life insurance agency, dedicated to boosting wealth, planning estates, and safeguarding assets for clients worldwide.

Estate Planning

Comprehensive planning to preserve and transfer wealth efficiently.



Wealth Enhancement

Tailored solutions to maximize wealth growth through tax-advantaged strategies.

Asset Protection

Structures designed to shield assets from potential creditors and liabilities.

Who We Serve

High Net Worth Individuals

Sophisticated clients seeking capital preservation and growth opportunities through strategic life insurance solutions.

Family Offices

Multi-generational wealth management teams looking for tax-efficient wealth transfer strategies.

Financial Professionals

Attorneys, CPAs, and advisors seeking premium solutions for their elite clientele.

Foreign Nationals

International clients requiring specialized structures for U.S. and global asset protection.

Leadership Excellence

Vision & Strategy

Driving innovation in insurance solutions

Industry Expertise

Deep knowledge across financial sectors

Client-First Approach

Trusted advisors to global elite clientele

Our accomplished leadership team brings unparalleled expertise to high-net-worth individuals and institutions worldwide. They foster innovation while maintaining the highest standards of client service.

Our Leadership Team

Get to know the experienced professionals driving Scuadra Group’s success. Our accomplished leadership team, supported by over 20 dedicated experts, brings deep industry knowledge and a client-first approach to every endeavor. Together, they lead with vision, foster innovation, and ensure we remain trusted advisors to high-net-worth individuals and esteemed institutions worldwide.

Miguel García Cardona – Founder & Chief Executive Officer

Early Career and Industry Foundations

Miguel began his career at a boutique Wealth management Firm in Miami, where he led the Fixed Income analysis team. He later served for a decade as the head of fundamental analysis, at several SEC-regulated asset management firms in Miami.

Founder and Specialist in Advanced Planning

In 2015, Miguel founded a life insurance and advanced planning agency in Miami. His core expertise includes wealth structuring, estate planning, and advanced life insurance strategies tailored to affluent individuals and families.

CEO Role and Vision at Scuadra Group

As CEO of Scuadra Group, Miguel drives the firm's strategic direction with a focus on innovation in life insurance and advanced financial planning. He ensures the delivery of personalized, high-quality solutions for complex client needs.

Academic Background and Professional Development

Miguel holds a double honors Bachelor's in Business Management and International Relations from Oxford Brookes University, an MBA from The Power MBA, and a Master's in Financial Markets from IEB in Spain. He is also a university professor and holds multiple international financial and insurance licenses.

Javier A. Loreto Oropeza – Chief Operating Officer

Foundations in Finance and Early Career

Javier began his financial career in 2007 at Smith Barney and later served as an associate at Deutsche Bank Private Bank in New York. He was instrumental in founding Harbor Ithaka, where he led as Investment Committee Chairman and Senior Portfolio Manager.

Expertise in Wealth Management and Institutional Services

At Harbor, Javier developed fixed income strategies for private clients and provided institutional solutions for Latin American financial entities, showcasing his strategic vision and technical expertise.

Strategic Leadership at Scuadra Group

As COO of Scuadra Group, Javier brings his asset management background into the life insurance sector. He leads operations, drives growth, and crafts advanced planning solutions for high-net-worth clients globally.

Academic Background and Professional Development

Javier holds a bachelor's degree in International Business from George Washington University and an MBA in Financial Instruments from NYU Stern, reinforcing his deep financial acumen and leadership capacity.

Jorge García Cardona – European Director

Leadership in International Insurance Brokerage

Jorge serves as Director of Escudara Life SL and Bridge Mountain SL, overseeing insurance brokerage operations across Europe and Asia. From his base in Spain, he ensures personalized insurance solutions for both individuals and businesses.

Strong Operational Expertise

With a background in policy administration and middle and back-office operations, Jorge excels in streamlining insurance processes. His hands-on expertise enhances service quality and operational efficiency.

Innovator in the European and Asian Markets

Jorge's leadership is marked by innovation and strategic vision. He plays a vital role in shaping efficient and forward-thinking insurance brokerage services across two continents.

Academic Background and Professional Development

Jorge holds an MBA and Level 1 & 2 Insurance and Reinsurance licenses in Europe. These qualifications highlight his strong grasp of the regulatory and technical aspects of the insurance industry.

Rafael Cordero – International Health and Life Director

Strategic Leader in International Markets

Rafael Cordero has been with Scuadra since 2014, where he leads the firm's international market strategy. He supports hundreds of producers selling health and high-net-worth life insurance both inside and outside the U.S.

Deep Industry Connections and Experience

He maintains strong relationships with top international health and life insurers. His work includes close collaboration with investment banks, family offices, and finance professionals, making him a valuable connector in the field.

Mentorship and Growth in Latin America

Rafael has spent years mentoring agents and insurance entrepreneurs across Latin America. His guidance has helped expand Redbird's reach and credibility in the international consulting arena.

Academic Background and Professional Development

Rafael holds a degree in economics and two Master's degrees—one in Finance and another in Financial Institutions. He also completed two specialized programs at Babson College focused on entrepreneurship.

Ryan Solle – Director of Advance Markets US

From Athlete to Advisor

After graduating from Wake Forest University and playing three years of professional soccer in Major League Soccer, Ryan transitioned into financial services in 2009. His athletic background shaped his competitive mindset and strategic approach in the industry.

A Legacy-Focused Advisor

Ryan partners with specialists to design robust financial plans that help clients build and protect their legacies. His dedication ensures clients feel secure amid the complexities of advanced insurance planning.

Expertise in Advanced Insurance Solutions

Ryan specializes in serving high-net-worth clients with advanced estate planning, premium finance strategies, complex underwriting, and capital retention solutions. He works across multiple insurance carriers to deliver customized, high-impact results.

Passion-Driven Career Path

Motivated by a desire to help individuals and families meet their financial goals, Ryan joined Scuadra Group's Planning Solutions Group in 2015. His commitment to client success led to his promotion as Director of Advanced Markets in 2020.

Brandon Avergon – U.S. PPLI Director

Experienced Advisor to High-Net-Worth Families

Brandon Avergon is the President and co-founder of Rampart Consulting Group. A Chartered Alternative Investment Analyst (CAIA), he has spent over a decade advising high-net-worth and ultra-high-net-worth individuals and families on investment strategy and financial planning.

Expert in Private Placement Solutions

Brandon is a recognized expert in Private Placement Life Insurance (PPLI) and related planning structures. His focus includes wealth transfer, tax optimization, and risk management strategies for individuals, families, and family offices, both in the U.S. and internationally.

Background in Institutional Family Office Services

Before founding Rampart, he was a Vice President at Rockefeller Global Family Office. There, he worked with the Bostwick Walters Group (formerly Spearhead), delivering integrated wealth and risk management solutions to sophisticated clients and multigenerational family offices.

Academic Background and Professional Development

Mr. Avergon is a graduate of the Isenberg School of Business at the University of Massachusetts Amherst. He holds the Series 7 and 66 registrations and is a Chartered Alternative Investment Analyst (CAIA).

Armando E Gutierrez – Director of Brazil Markets

Veteran Wealth Planner with Global Expertise

Armando brings over 30 years of experience serving high-net-worth clients across the U.S. and abroad. His work centers on the planning and execution of sophisticated financial, tax, and succession strategies tailored to the needs of affluent individuals and families.

Specialist in Cross-Border Structures and Planning

He advises U.S. and foreign nationals using a range of vehicles—including trusts, foundations, corporate entities, and life insurance—to build and preserve wealth across generations. His approach is grounded in deep technical knowledge and real-world application

Recognized Industry Credentials and Licensing

Armando has been a registered Trust and Estate Practitioner (TEP) with STEP—the Society of Trust and Estate Practitioners—since 1998. He also holds a Life, Health & Variable Annuity License and a Real Estate Associate License in Florida.

Strong Foundation in Accounting and Securities

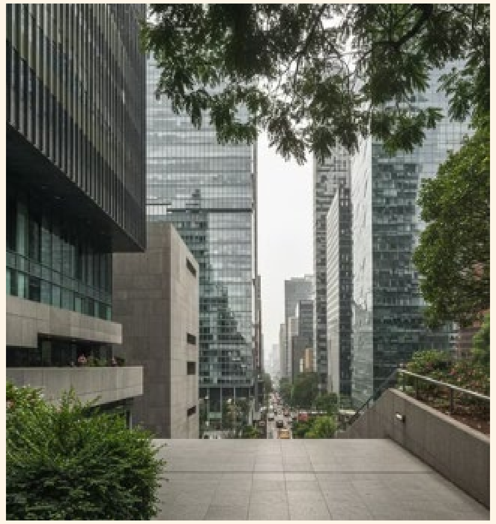
Previously licensed as a CPA in Florida, Armando has also held multiple securities licenses, including the Series 7 and 82. His multidisciplinary background gives him a unique edge in delivering integrated, high-level planning solutions.

Our Global Reach

Situated in the U.S and possessing licenses across more than 30 international jurisdictions, with Headquarters in Miami, and offices in Mexico, Switzerland, Hong Kong, and Spain.

Strategic Office Locations




Our strategic office locations in major financial centers enable us to serve clients with local expertise while maintaining global capabilities.

Global Presence: Our Offices

Global Service Footprint

Licensed Jurisdictions

We maintain direct insurance licenses in over 30 countries, allowing us to provide fully compliant services to high-net-worth clients worldwide.

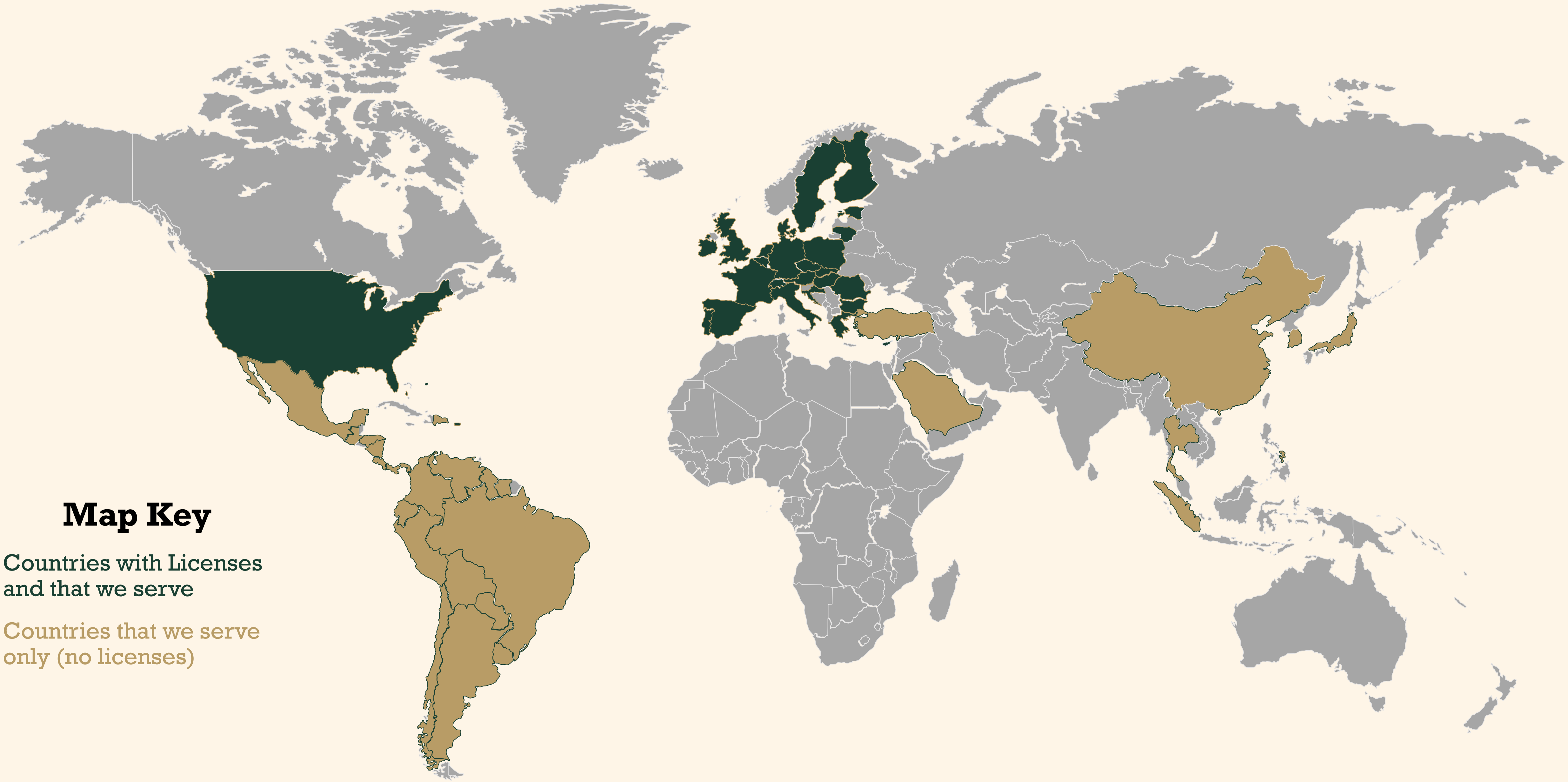
- Complete regulatory compliance
- Direct policy issuance capabilities
- Local market expertise

Service-Only Territories

Beyond our licensed jurisdictions, we maintain the ability to serve clients through strategic partnerships in additional countries.

- Partner-based solutions
- International coordination
- Cross-border expertise

Global Presence: Jurisdictions we serve



Map Key

- Countries with Licenses and that we serve
- Countries that we serve only (no licenses)

Our Capabilities

Scuadra is your all-inclusive destination for fulfilling your worldwide life insurance structures and beyond. We offer full range of Life insurance solutions for high-net worth individuals, families and business owners.

Comprehensive Solutions

30+

Global Jurisdictions

Licensed to serve clients worldwide

50+

Insurance Carriers

Strategic partnerships with premier providers

100%

Tailored Solutions

Customized for high-net-worth needs

Scuadra is your comprehensive destination for worldwide life insurance structures. We offer full-spectrum solutions for high-net-worth individuals, families, and business owners.

Traditional Life Insurance

Term Life

Temporary coverage with maximum protection at affordable rates.

- Fixed premium periods
- High coverage amounts
- Conversion options

Whole Life

Permanent protection with guaranteed cash value growth.

- Lifetime coverage
- Fixed premiums
- Dividend potential

Foreign Nationals

Specialized solutions for international clients.

- Multi-currency options
- Global asset protection
- Cross-border planning

Index Universal Life

Flexible coverage with market-linked growth potential.

- Adjustable premiums
- Market-based returns
- Downside protection

Advanced Planning Strategies

Premium Finance

Leverage third-party lending to fund large life insurance policies while preserving capital for other investments.

- Optimized cash flow
- Asset preservation
- Enhanced returns

Private Placement Life Insurance

Customized insurance policies with investment flexibility and tax advantages for ultra-high-net-worth clients.

- Investment control
- Tax efficiency
- Estate planning

Waterfall Structure

Multi-generational wealth transfer strategies that optimize tax efficiency and ensure legacy preservation.

- Dynasty planning
- Tax minimization
- Asset protection

Business Planning Solutions

Buy & Sell Agreements

Structured succession plans funded with life insurance

Key Man Insurance

Protection against loss of vital personnel

Executive Benefits

Retention strategies for critical leadership

Captive Insurance

Self-owned insurance companies for risk management

We support business owners with tailored insurance solutions that ensure continuity and protect enterprises against unexpected events. Our comprehensive approach addresses succession, key person risk,

Our Partners

Scuadra Group is a distinguished leader in Estate, Wealth, and Insurance solutions with partnerships with over 50 premier insurance carriers.

Our esteemed clientele comprises prominent global banks, elite legal professionals, accomplished accountants, registered investment advisors (RIAs), trust companies, and experienced estate planners.

We are proud to support these leaders in their respective fields, enhancing their ability to serve their own distinguished clients with precision and care.

Strategic Partnerships

Global Banks

Coordinated wealth management solutions

Legal Professionals

Aligned estate planning strategies

Accountants

Tax-efficient planning approaches

RIAs & Trust Companies

Comprehensive wealth preservation

Our strategic partnerships with leading financial institutions enhance our ability to deliver integrated solutions. We work alongside professionals to ensure coordinated planning.

Premium Insurance Partnerships

We maintain partnerships with over 50 premier insurance carriers worldwide. These strategic relationships allow us to access the most competitive products and solutions for our clients.

SYMETRA
RETIREMENT | BENEFITS | LIFE

NEW YORK LIFE

John Hancock

Manulife

Transamerica

Guardian

MassMutual

Prudential

Disclosure

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For legal or tax advice concerning your situation, please consult your attorney or professional tax advisor. Life insurance quotations are provided for informational purposes and do not constitute an offer of insurance.

Each country has its own set of laws and regulations regarding life insurance, and these regulations can vary significantly from one country to another. It's important for individuals considering life insurance to be aware of the specific laws and regulations in their country.

All applications are subject to underwriting approval. Like most life insurance policies, Scuadra's policies contain exclusions, limitations, reductions of benefits and terms for keeping them in force.

For complete costs and details, contact a Scuadra representative. In providing this information, neither Scuadra nor any of its affiliates or financial professionals is acting as your ERISA fiduciary.

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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.