



.i SquadraPartners

Private Placement Life Insurance

An introduction to private placement life insurance and its benefits.

Who We Are

Scuadra Partners 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

Scuadra Partners 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.



Challenges Facing High-Net-Worth Families

Today's high-net-worth families face a range of complex financial and legal challenges that threaten the preservation of their wealth

Tax Burden

High income tax rates between **30-50%** significantly reduce wealth accumulation potential



Inheritance Tax

Estate taxes can diminish family legacy and reduce assets transferred to heirs



Succession Complexity

Transferring wealth across generations creates legal and emotional challenges



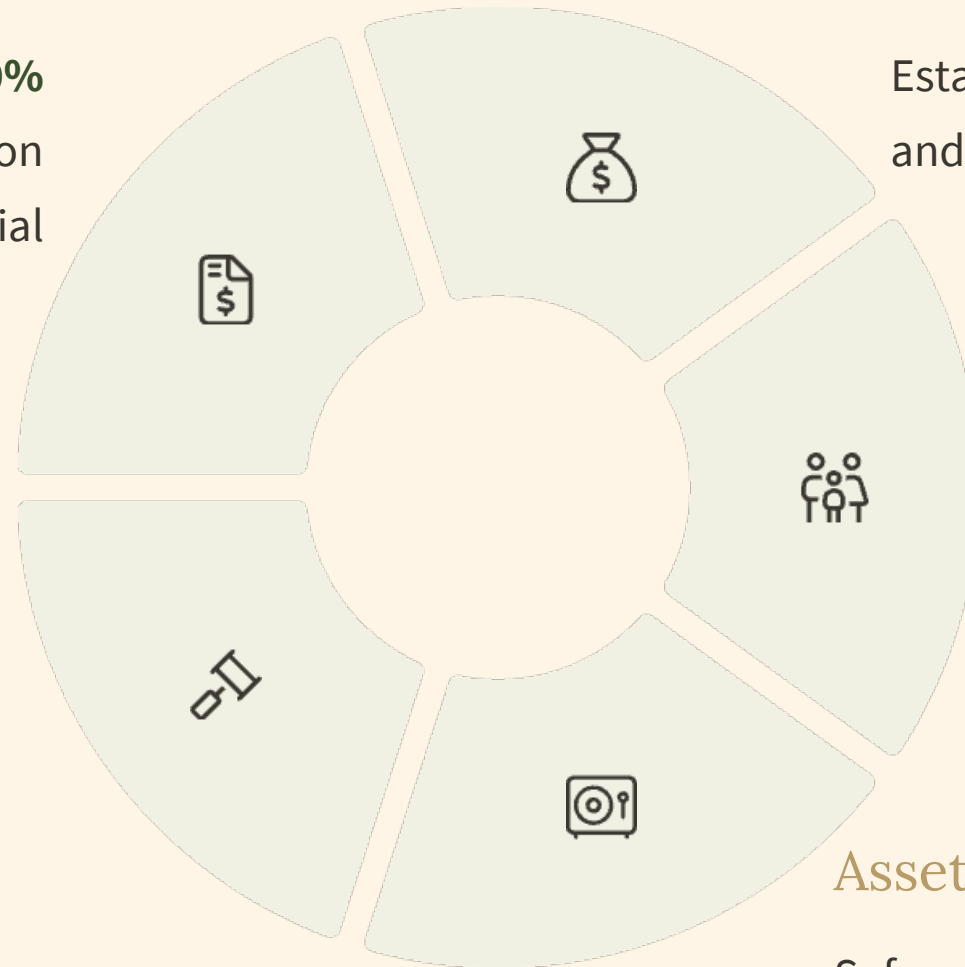
Litigation Risk

High-net-worth families face increased exposure to potential lawsuits



Asset Protection

Safeguarding family wealth from market volatility requires strategic planning



Private Placement Life Insurance: Tax-Efficient Wealth Management

Discover Private Placement Life Insurance (PPLI) with Scudder Group, a sophisticated financial planning tool combining life insurance benefits with private investment portfolio flexibility.

Designed for high-net-worth individuals, PPLI offers unique advantages:

Tax Efficiency

Enables policyholders to grow wealth with tax advantages

Wealth Transfer

Facilitating generational wealth transfer

Asset Protection

Safeguards assets from creditors and legal claims.

Investment Flexibility

Ability to invest in diverse asset classes such as Hedge Funds, Private Equity, Private Credit and Real Estate

Privacy

Maintaining confidentiality in financial matters

Value Proposition of PPLI: The Giant Roth IRA

The Cost of a PPLI Investment Account policy is Lower than the Cost of Taxes



Efficient Investment

99% of capital becomes actively invested upon funding. Total structure fees average less than 80 basis points yearly.



Tax-Free Rebalancing

Investors can rebalance portfolios without incurring taxes when transitioning between investments.



Lifetime Distributions

85-90% of account value can be distributed tax-free during the insured's lifetime.



No Age Penalties

Access cash value before age 59½ without penalties that apply to annuities and IRAs.

PPLI Guidelines & Requirements

Even though PPLI is a powerful wealth planning tool, it must meet strict guidelines and requirements to be effective.



Capital Limits

Maximum investment amounts vary based on factors like age and gender.



Contribution Limitations

Government restricts annual premium contributions to prevent use as a tax shelter.



Medical Underwriting

Investors must undergo a medical exam before investing in PPLI.



Investor Control Restrictions

Policy owners cannot exercise influence over specific investment decisions.

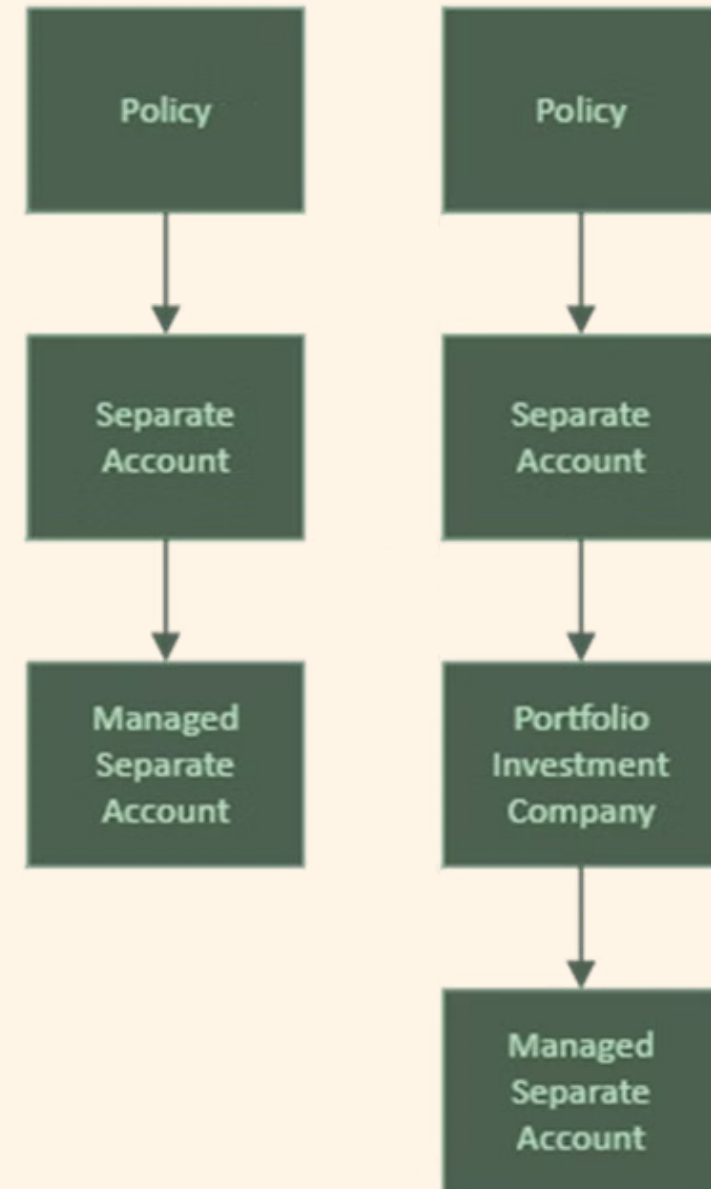
In addition to the guidelines above, another key element of PPLI is it eliminates the need for complex K-1 tax forms.

PPLI: The Separate Account

Every policy is linked to a separate account established by the insurance company for premium investment and future benefit payments.

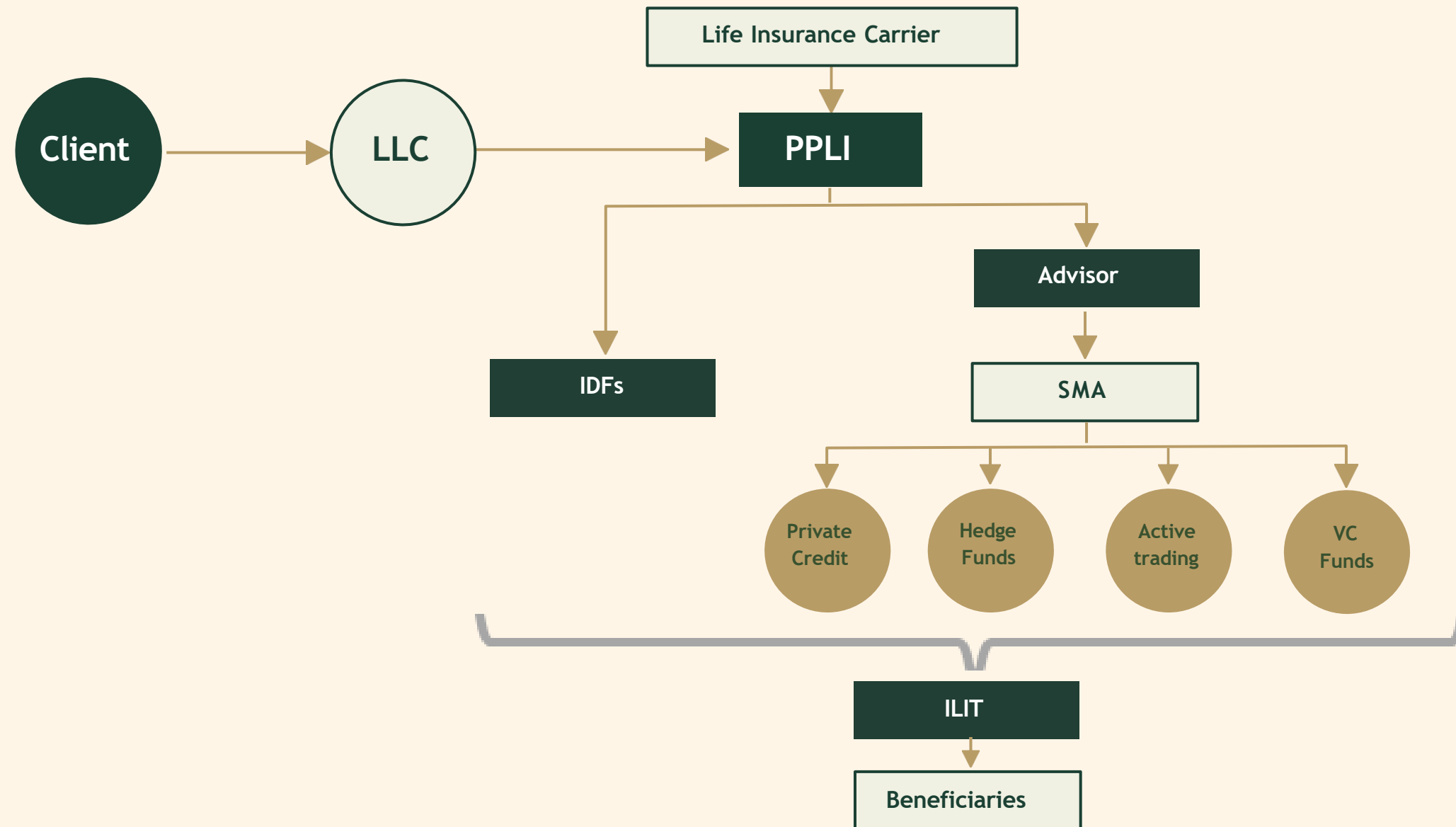
Key features of separate account legislation across jurisdictions:

- International Insurance Company maintains legal and beneficial ownership
- Account holds assets specific to individual policies
- Legally distinct from other accounts and the general insurance account
- Protected from liabilities unrelated to the specific policy
- Protection remains valid whether the Insurance Company is solvent, insolvent, or undergoing liquidation



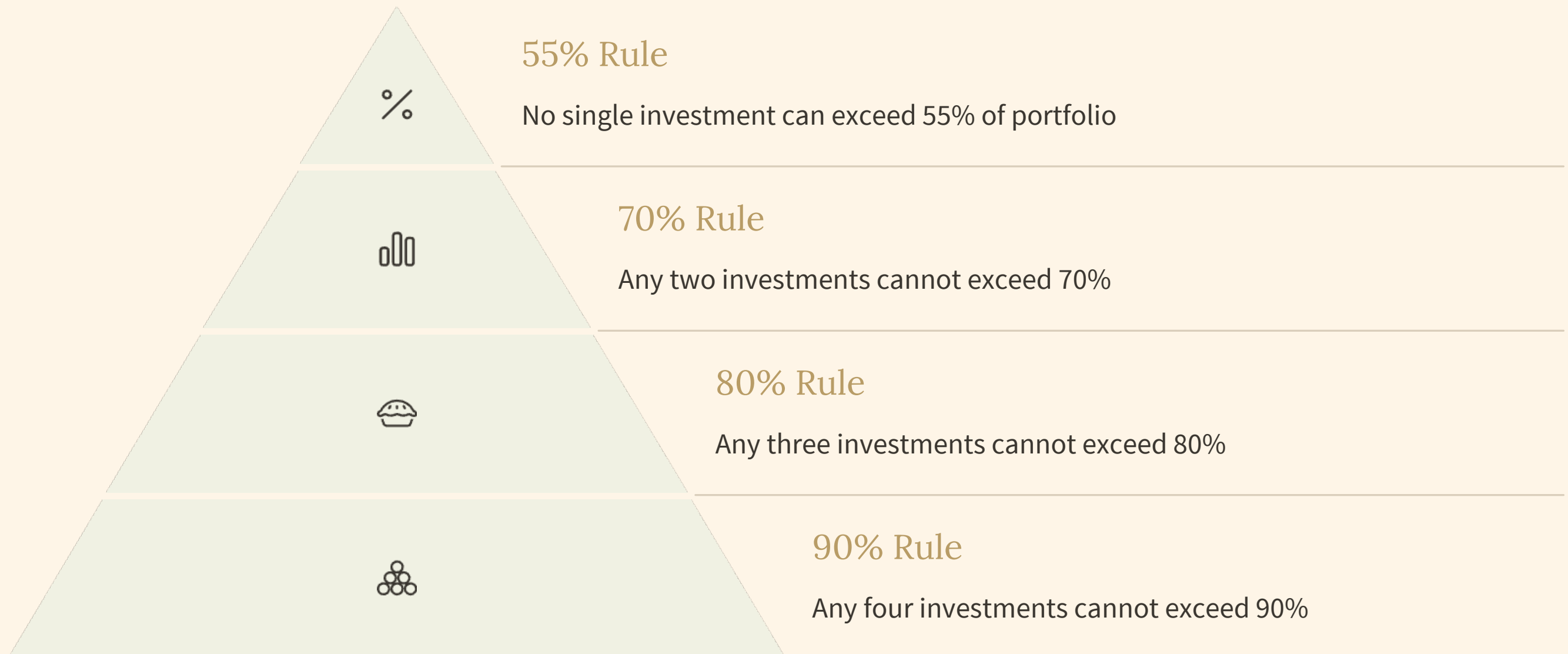
PPLI Structure

Example Structure for a U.S.-Based PPLI Strategy. For discussion purposes only. Subject to legal and tax review.



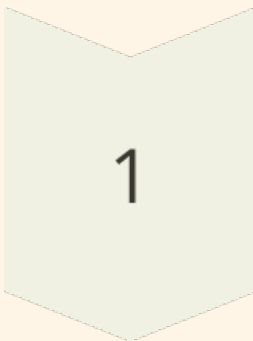
Investment Diversification Requirements

The 55-70-80-90 Rule: Limits on concentration to maintain tax advantages



PPLI Investment Process

The capital is invested in one of two ways:



Select Insurance-Dedicated Funds

Policy owner or advisor can choose from over 250 insurances-dedicated funds (IDFs) options.

Registered IDFs: Traditional Asset Classes and Daily Liquidity



Set Up Separately Managed Account

Enable your wealth manager to oversee PPLI capital through a separate managed account (SMA) strategy. This provides continuity with your existing investment approach while gaining tax advantages.

Non-Registered IDFs: Alternative Asset Classes and Restricted Liquidity



Tax & Other Benefits Comparison

Benefit Type	Taxable Accounts	PPLI Investments
Income	Taxable at 37%-50%	Tax-Free for Life of Policy
Short-term Capital Gains	Taxable at 37%-50%	Tax-Free for Life of Policy
Long-term Capital Gains	Taxable at 20%	Tax-Free for Life of Policy
Creditor Protection	None	Enhanced
Transfer to Annuities	Taxable, gain over basis	Tax-free under IRC Section 1035
Transfers to other Life Policies	Taxable, gain over basis	Tax-free under IRC Section 1035
Long-term Capital Gains	Taxable at 20%	Tax-Free for Life of Policy
Estate Tax Treatment	Taxable unless in irrevocable trust	Tax-Free with the use of an Irrevocable Life Insurance Trust
Treatment at Death	Subject to probate	Bypasses probate — death benefit goes to beneficiaries in a matter of days

Performance Comparison

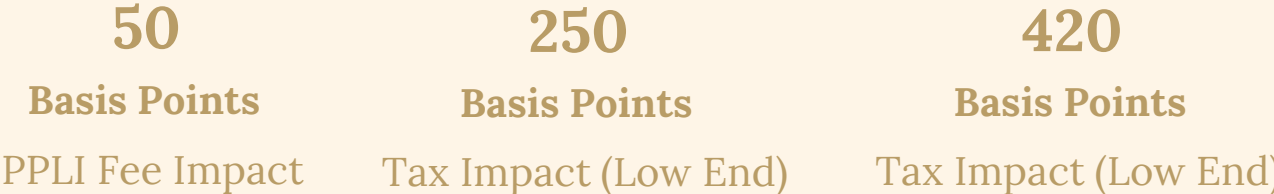
PPLI significantly outperforms traditional taxable investments due to its tax-free growth potential.

Taxable Investment Account			
Net Investment Return	Account Value at Life Expectancy	IRR at life Expectancy	Impact of Income Taxes
9.00%	\$54,307,031	4.74%	4.26%
7.00%	\$36,394,747	3.6%	3.4%
5.00%	\$24,286,513	2.46%	2.54%

PPLI Investment Account Policy			
Net Investment Return	Account Value at Life Expectancy	IRR at life Expectancy	Impact of Income Taxes
9.00%	\$196,609,276	8.49%	0.5%
7.00%	\$99,715,104	6.5%	0.5%
5.00%	\$49,945,478	4.5%	0.5%

Comparative Impact Analysis

For a 50-year-old male with a \$10M investment, PPLI policy fees reduce returns by only 50 basis points, while tax impacts on traditional investments are dramatically higher at 250-420 basis points over similar time horizons.

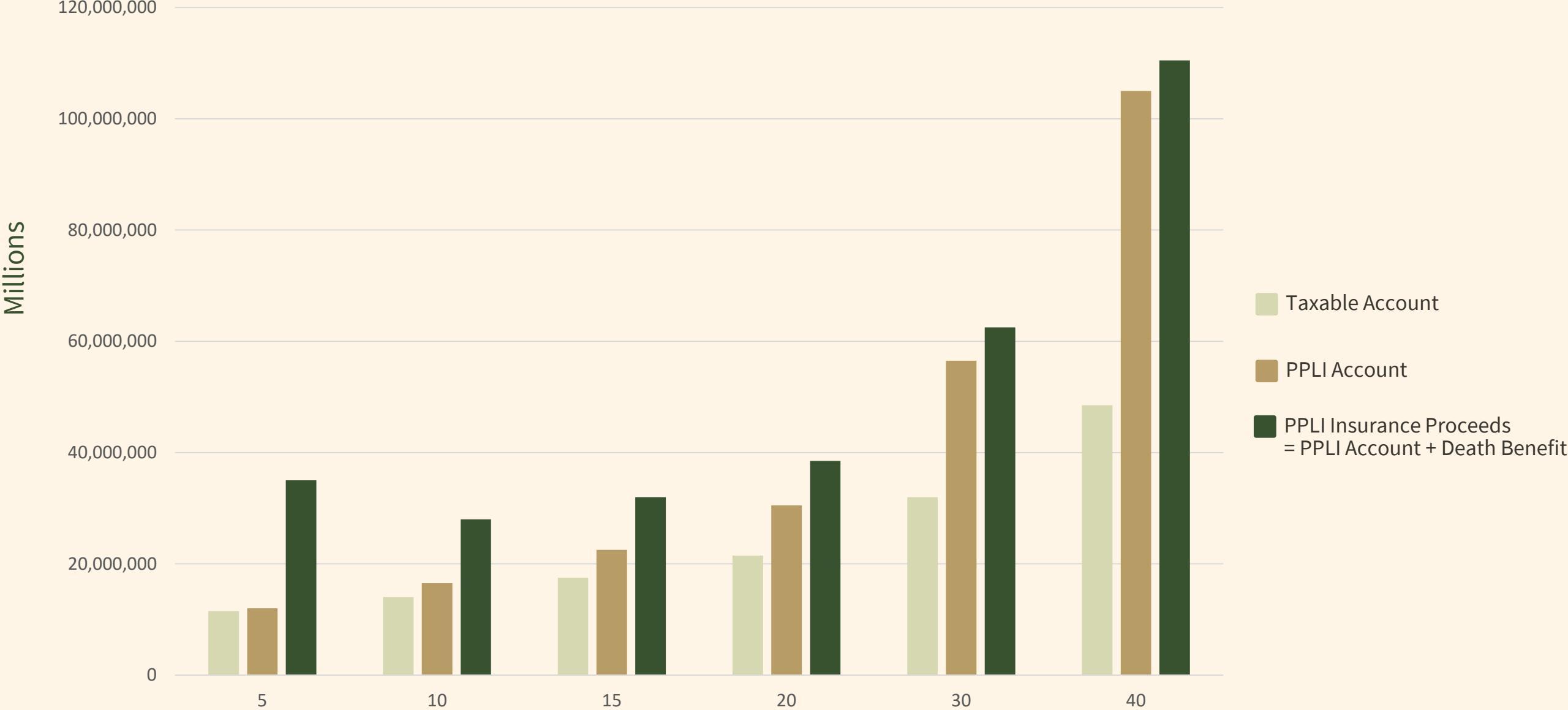


Investment Conclusion

The significant difference between fee impact and tax impact demonstrates why PPLI offers compelling advantages for high-net-worth investors.

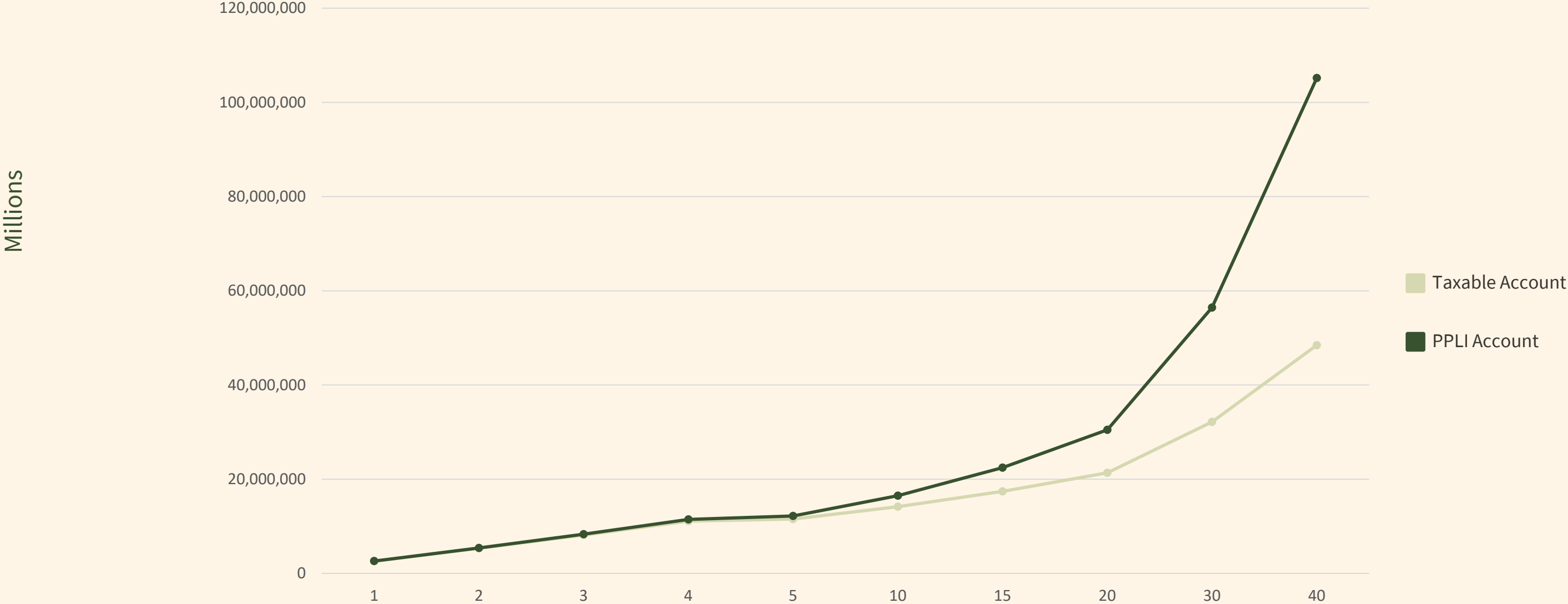
Performance Comparison

Based on \$2.5 million annual deposit year 1-4 and a 7% annual Return.



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Why PPLI Matters Now

Historical Context

Average highest marginal federal tax rate has been 57% historically.
We currently sit at 37%.

Protection

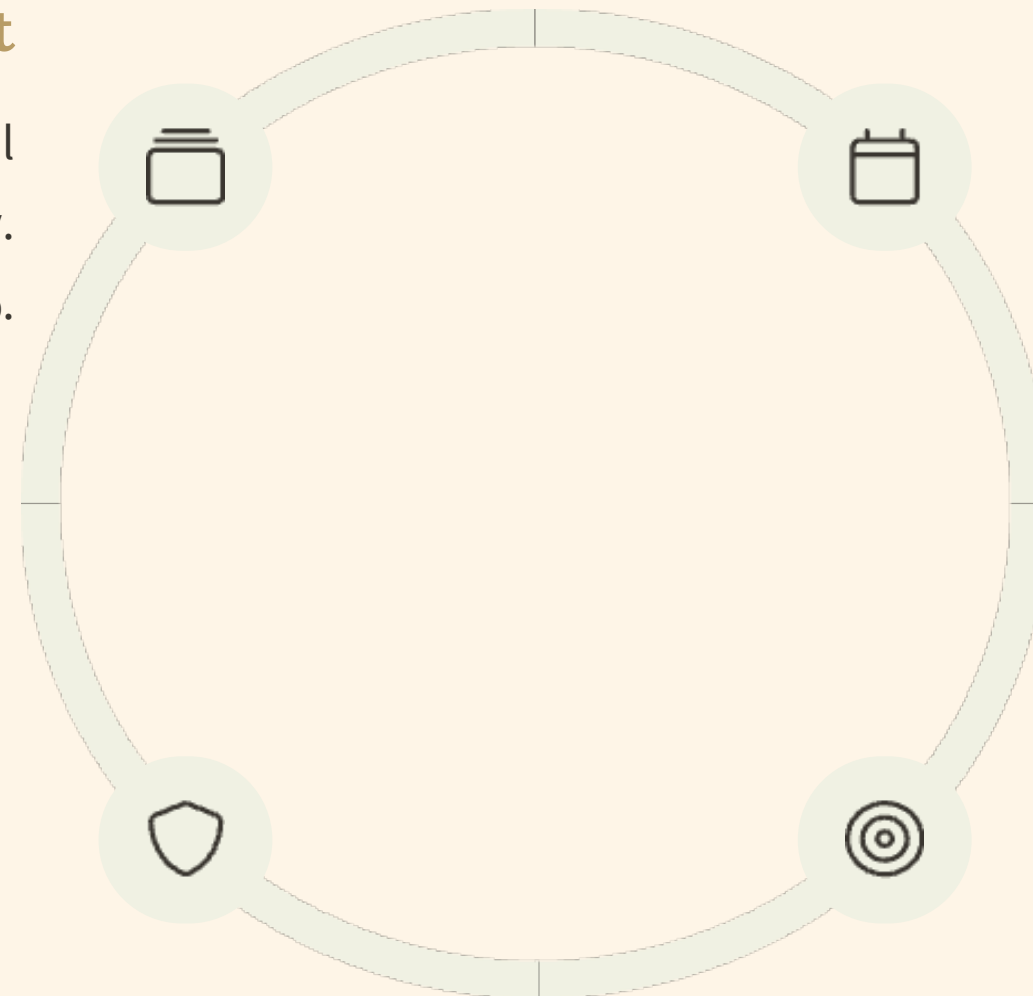
PPLI shields investable assets from potential future tax increases targeting high-net-worth individuals.

2026 Changes

Estate and gift exemption will revert to pre-TCJA levels in 2026.

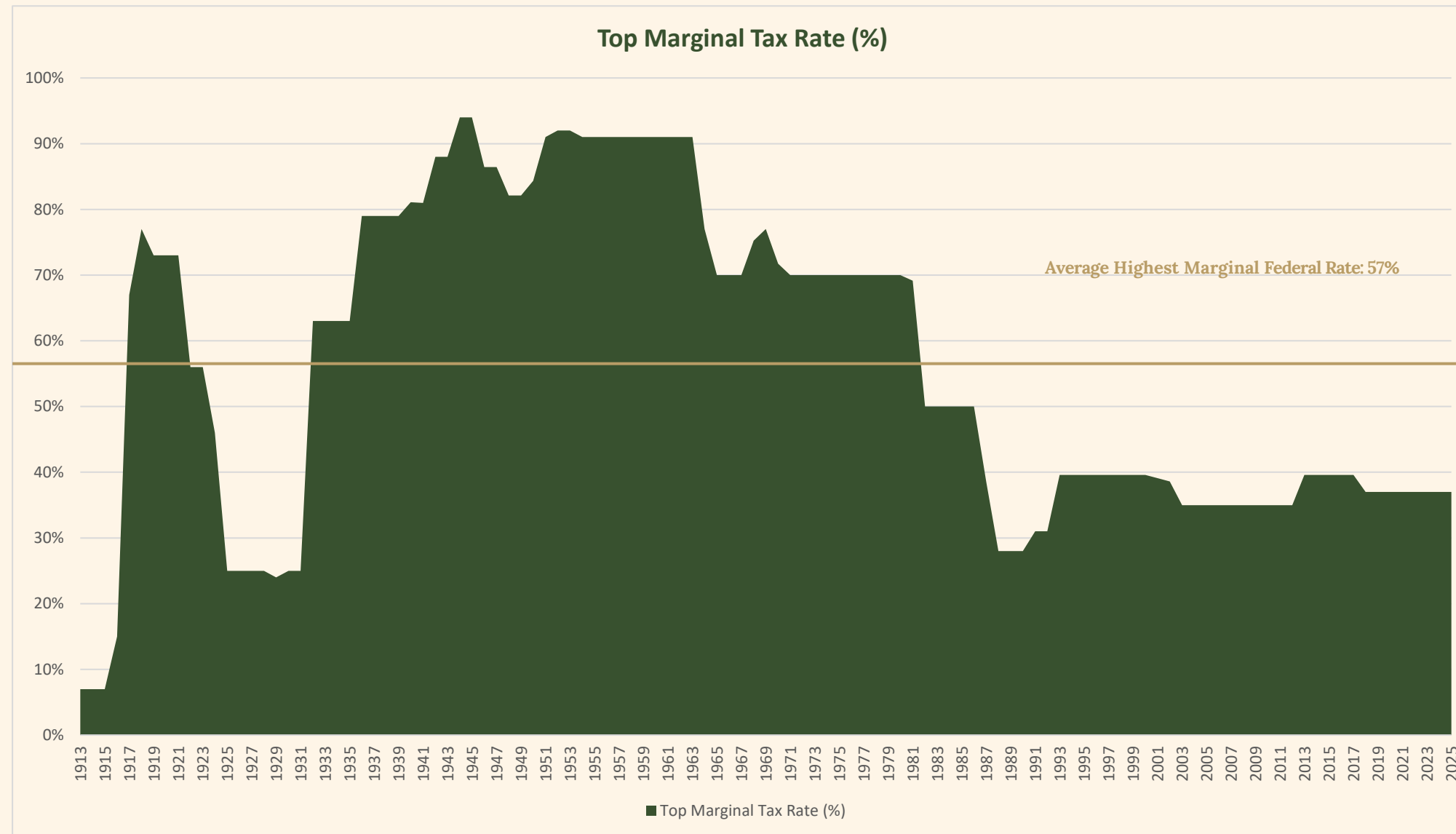
Strategic Response

Families are using PPLI to move part of their estate before the sunset.



Historical Top Marginal Rate

There has been constant push by politicians to raise income taxes specifically targeted toward high net worth individuals



Disclosure

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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, Scudra’s policies contain exclusions, limitations, reductions of benefits and terms for keeping them in force.

For complete costs and details, contact a Scudra representative. In providing this information, neither Scudra 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.