



**.I' ScuadraPartners**

## Premium Finance Program

*A sophisticated approach to wealth preservation and growth for  
high-net-worth individuals and family offices.*

# 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 Scuada

Scuada 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.





## 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.

# Insurance Solutions

Scuadra Partners is a leading independent life insurance agency specializing in wealth enhancement, Estate planning and asset protection for U.S. and International clients.

## Traditional Life Insurance

Comprehensive wealth protection solutions for high-net-worth individuals.

## Business Planning

Empower Your Business with Tailored Insurance Planning

## Premium Finance Solutions

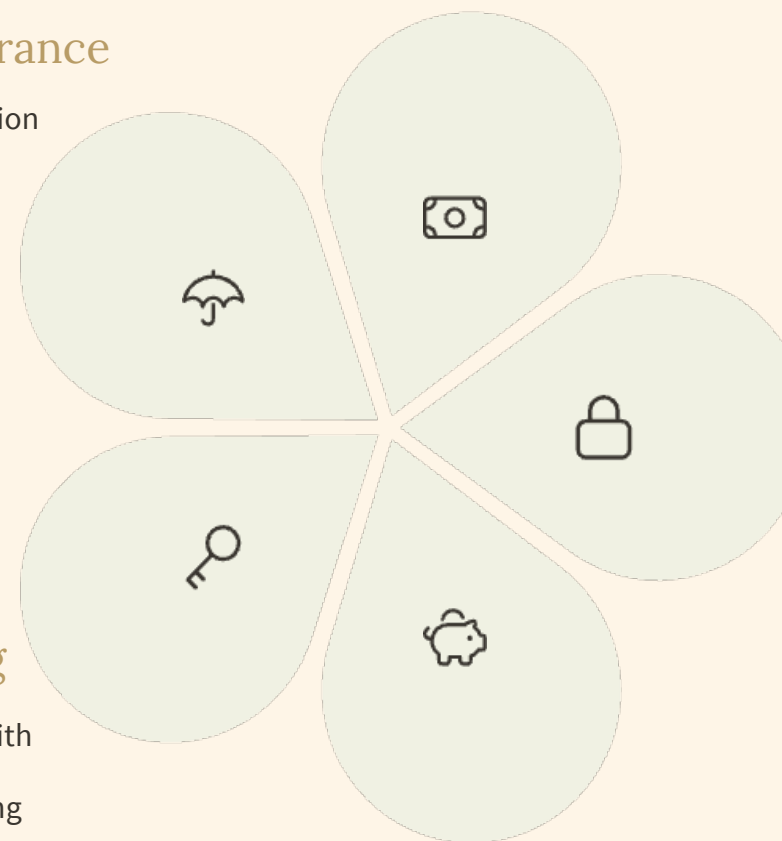
Strategic financing options that leverage existing assets while securing robust coverage.

## PPLI

Exclusive insurance vehicles with investment flexibility for substantial wealth preservation.

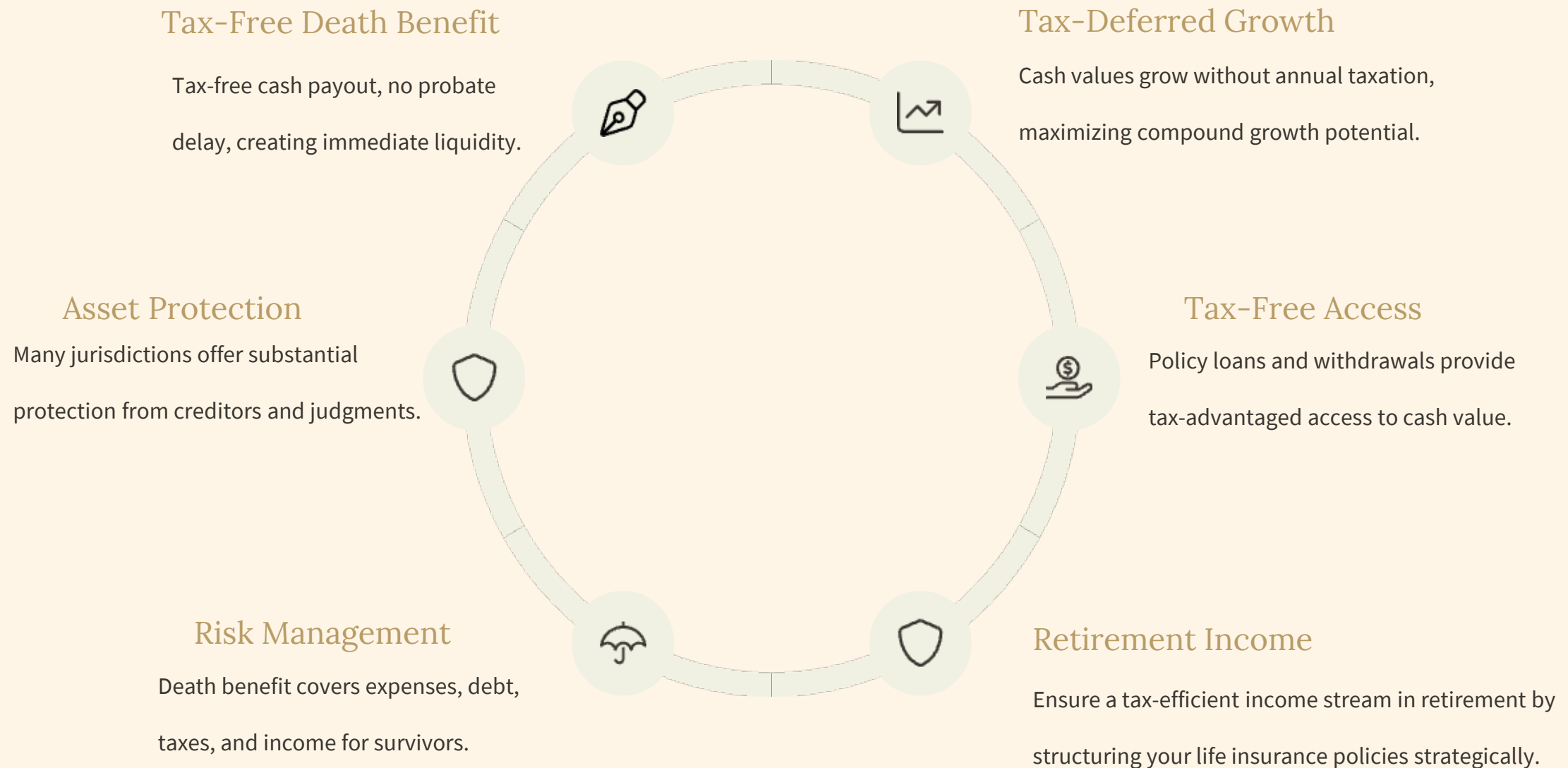
## Capital Access Programs

Innovative financing solutions that unlock liquidity while maintaining investment strategy



# Life Insurance Benefits

Life Insurance Provides Unique Financial Protection and Accumulation Benefits



# Exploring Tax Optimized Wealth and Inheritance Options with Premium Finance

**Elevate your coverage with Premium Finance, a program that provides third-party funding for high life insurance premiums**

# Exploring Premium Finance

Premium financing can provide additional attractive benefits to the life insurance structure:



## Third-Party Financing

Access capital to pay large insurance premiums



## Qualified Borrowers

Designed for high-net-worth individuals and entities



## Strategic Leverage

Maximize wealth potential through financial arbitrage



Client

Proves  
Collateral



Bank

Refund Premiums  
and Interest



Trust

Distributes  
Premiums



Pay  
Premiums



Insurer



# Premium Finance Benefits



## Capital Preservation

Keep existing assets deployed elsewhere while funding protection strategies.



## Accelerated Growth

More cash value compounding in your favor, even with financing costs.



## Arbitrage Potential

Opportunity for positive spread between policy growth and loan interest.



## Estate Tax Benefits

Reduce gift taxes through strategic ILIT structures.

# Key Considerations



## Interest Rate Risk

Fluctuating rates may impact financing costs and arbitrage spread.



## Exit Strategy

A clear plan for loan repayment is essential for long-term success.



## Policy Performance

Actual returns may differ from projections, affecting overall strategy.



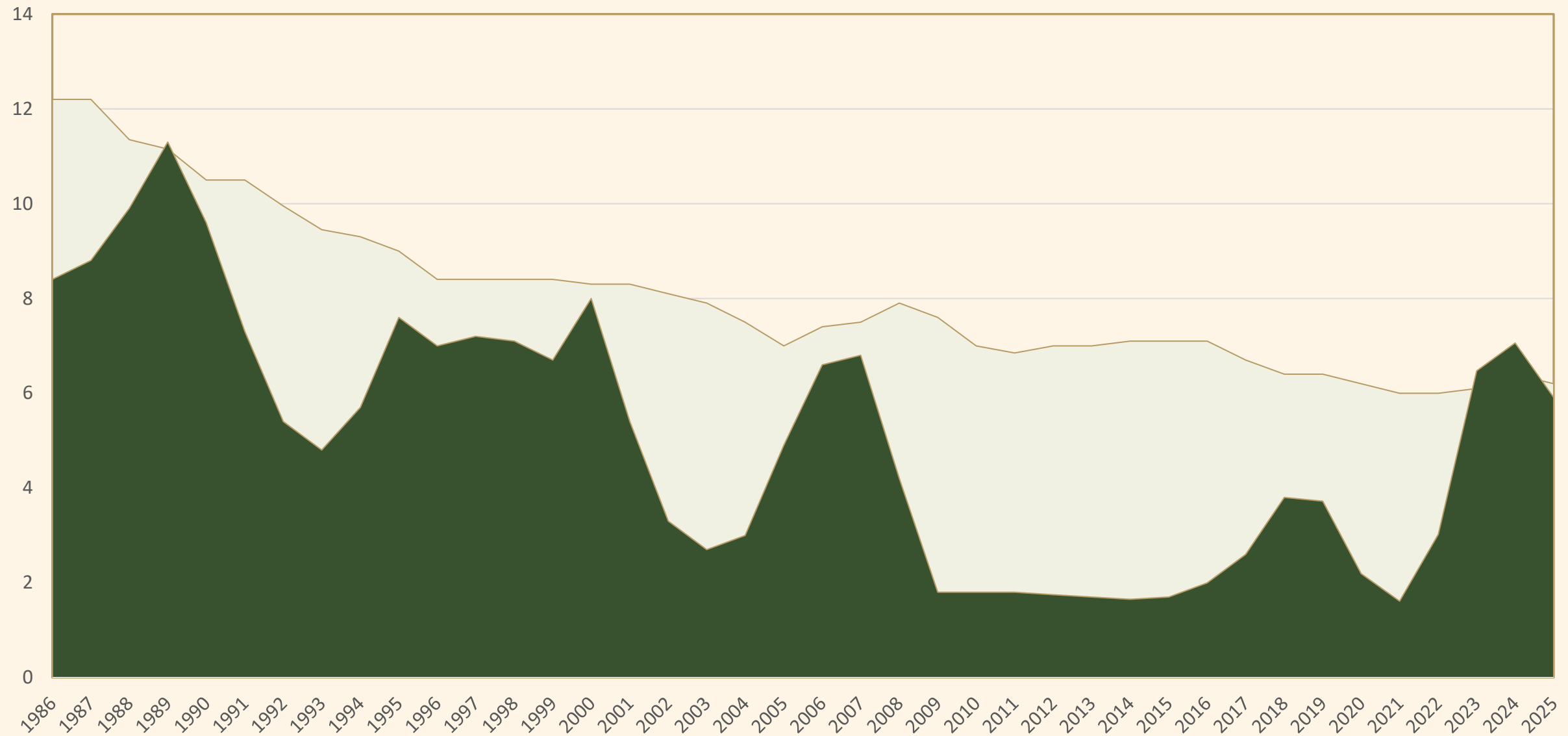
## Collateral Requirements

Lenders require sufficient collateral to secure premium financing loans.



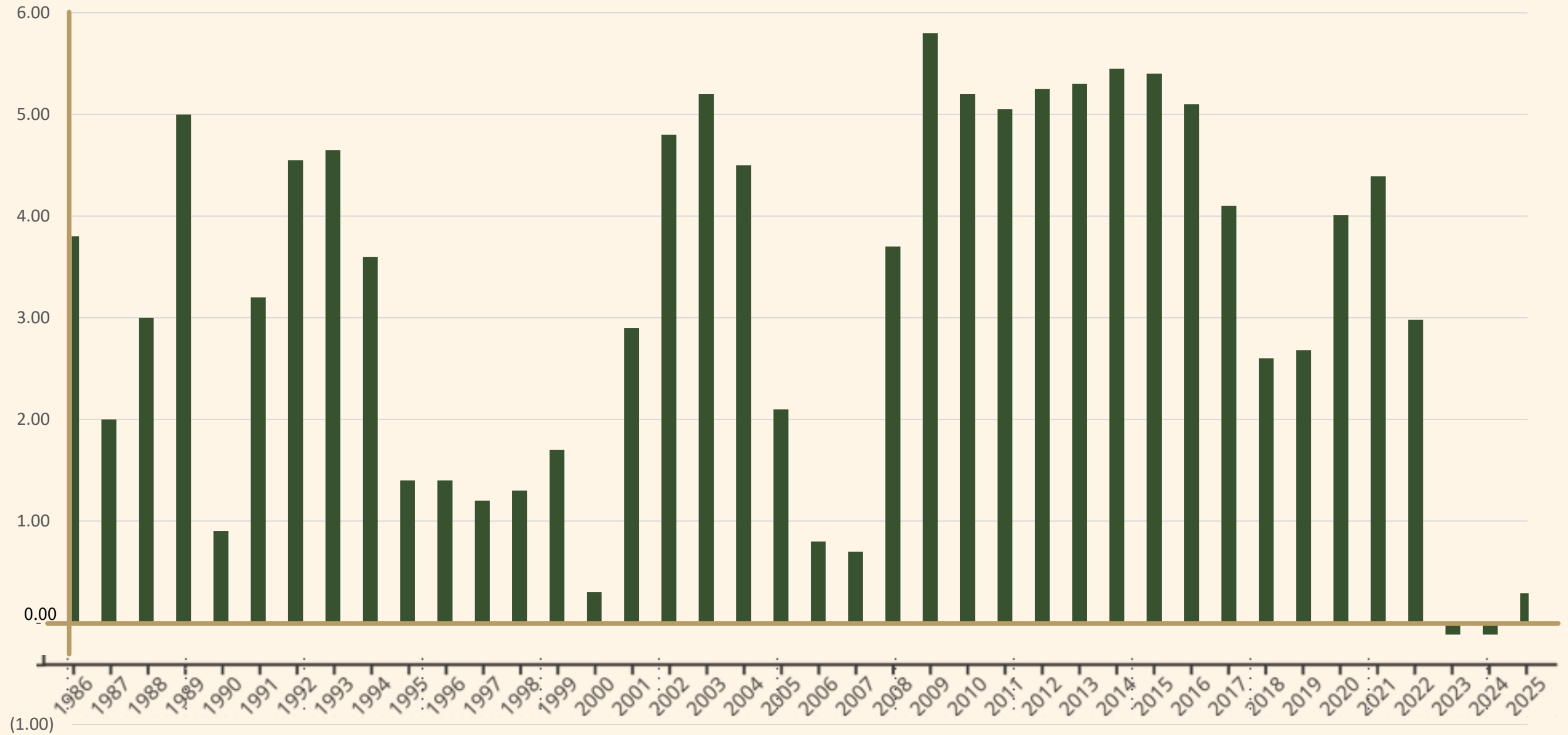
# Historical Arbitrage

Whole Life Dividend vs SOFR 30 days plus 150 Basis



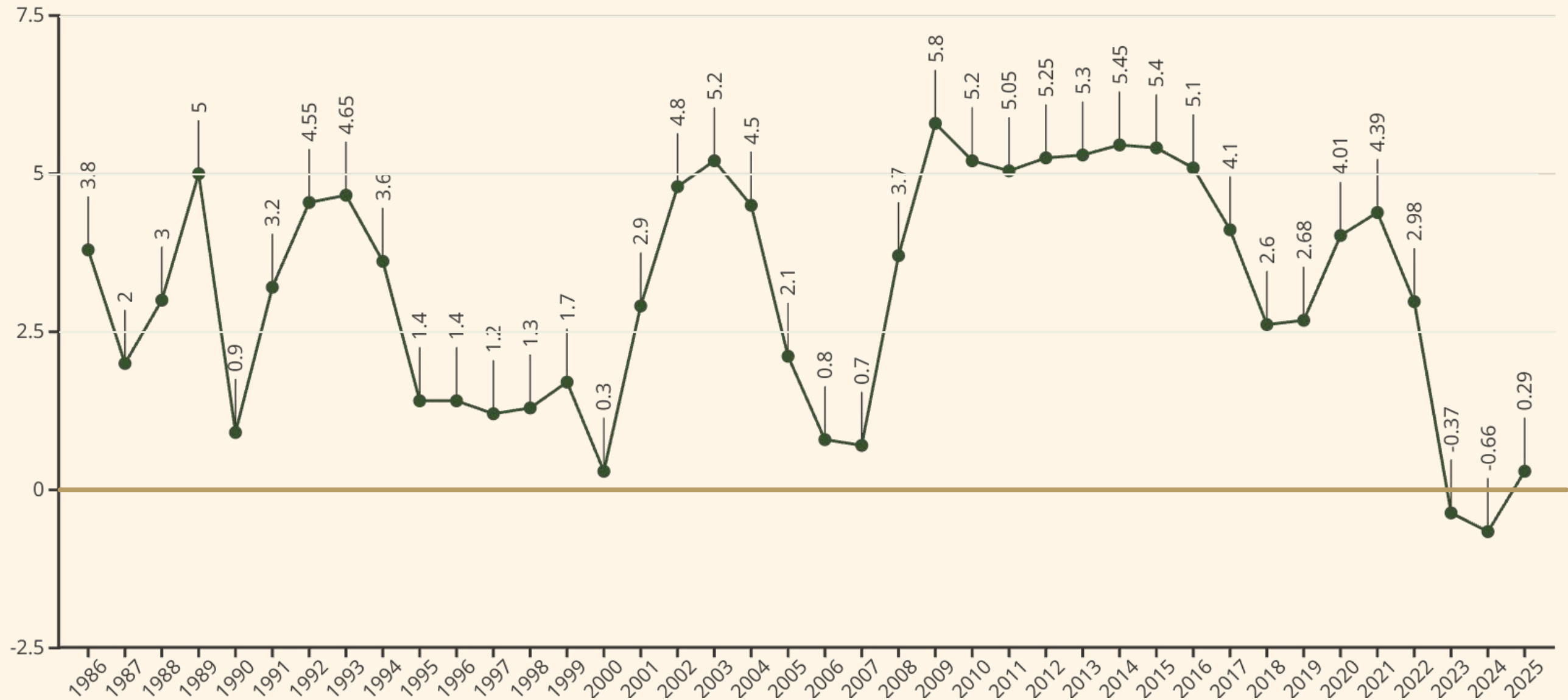
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Whole Life Dividend vs SOFR 30 days plus 150 Basis



# Disclosure

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# Contact Scuadra Partners



Email

[design@scuadrалife.com](mailto:design@scuadrалife.com)



Headquarters

2000 South Dixie Highway,  
Suite 110, Miami, FL 33133



Global Offices

Switzerland, Spain,  
Mexico, Colombia, Peru



Website

[www.scuadrapartners.com](http://www.scuadrapartners.com)

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