



ScuadraLife

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.



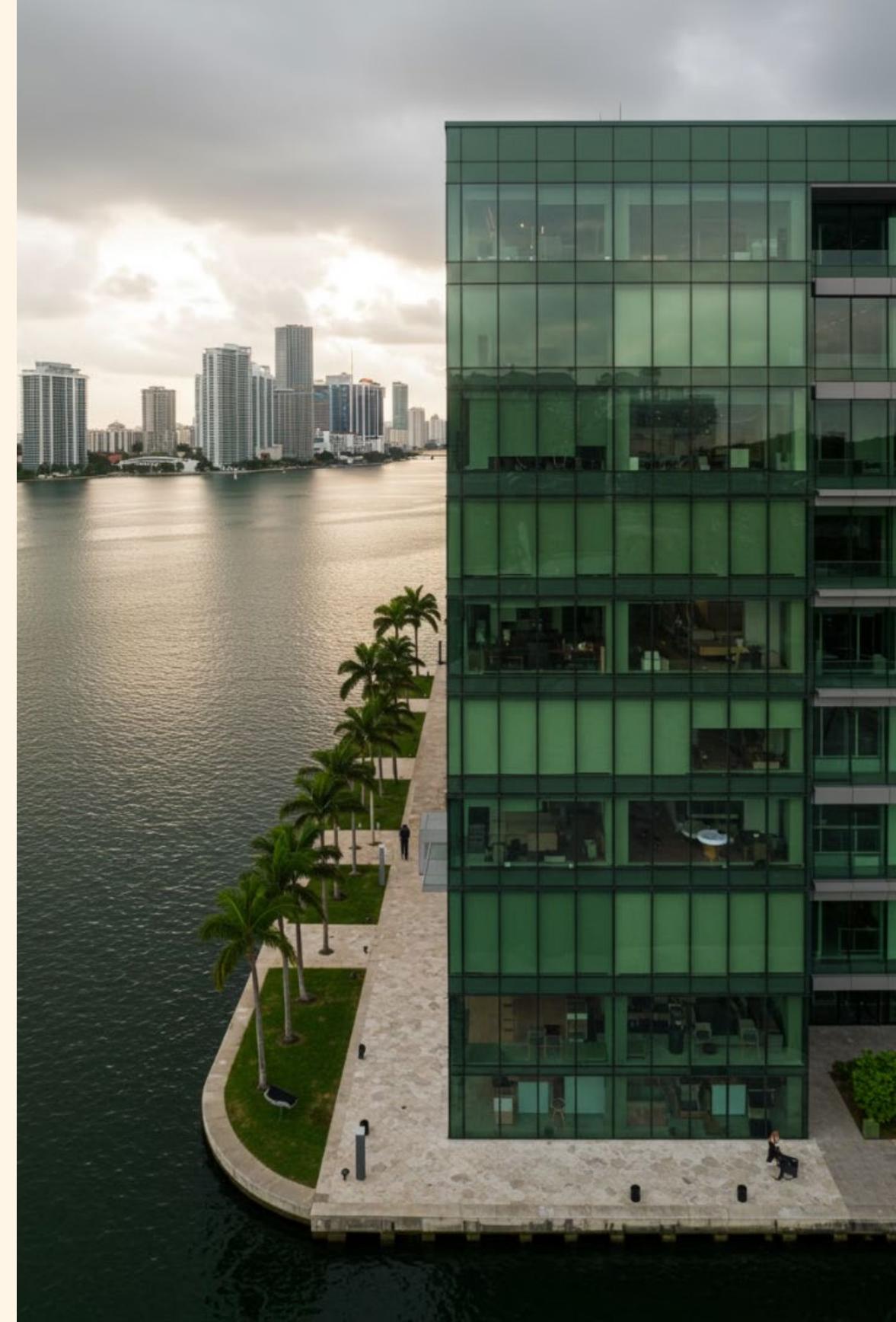
Expert Team

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 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.

Insurance Solutions

ScuadraLife 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

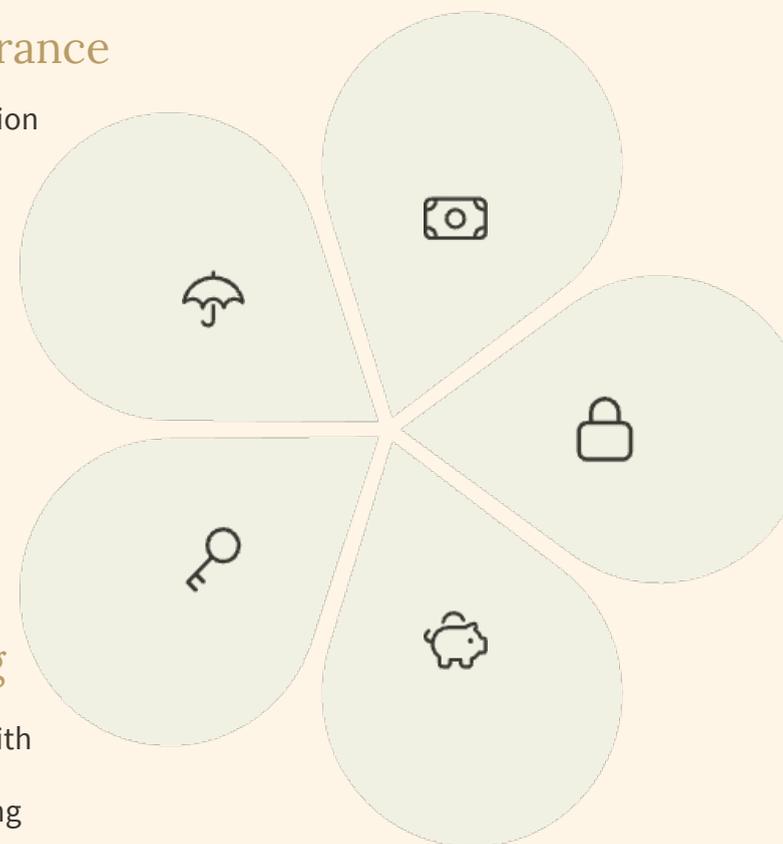
Strategic financing options that leverage existing assets while securing robust coverage.

PPLI

Exclusive insurance vehicles with investment flexibility for substantial wealth preservation.

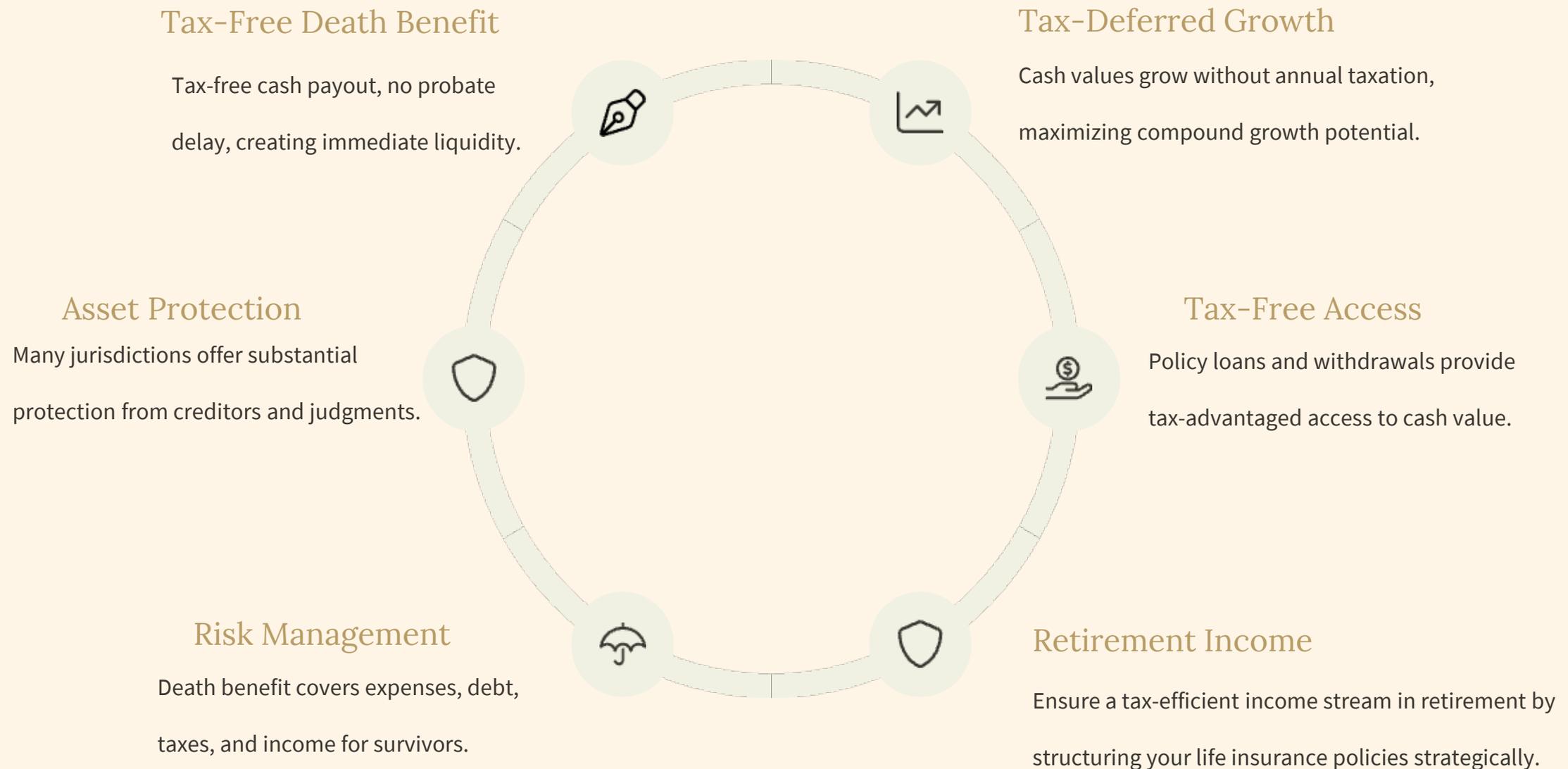
Capital Access Programs

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



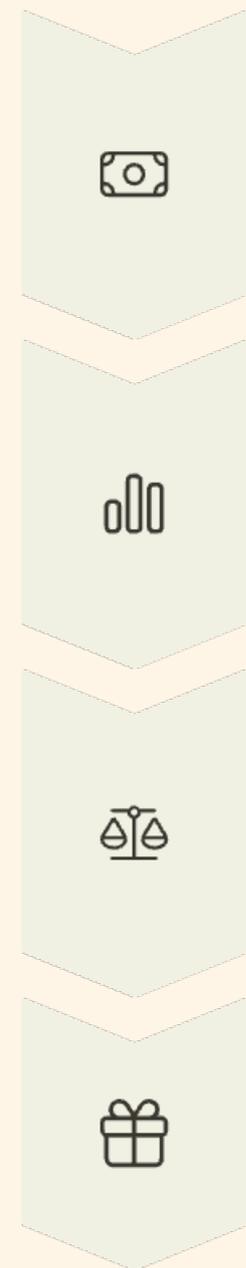
Pay
Premiums



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.



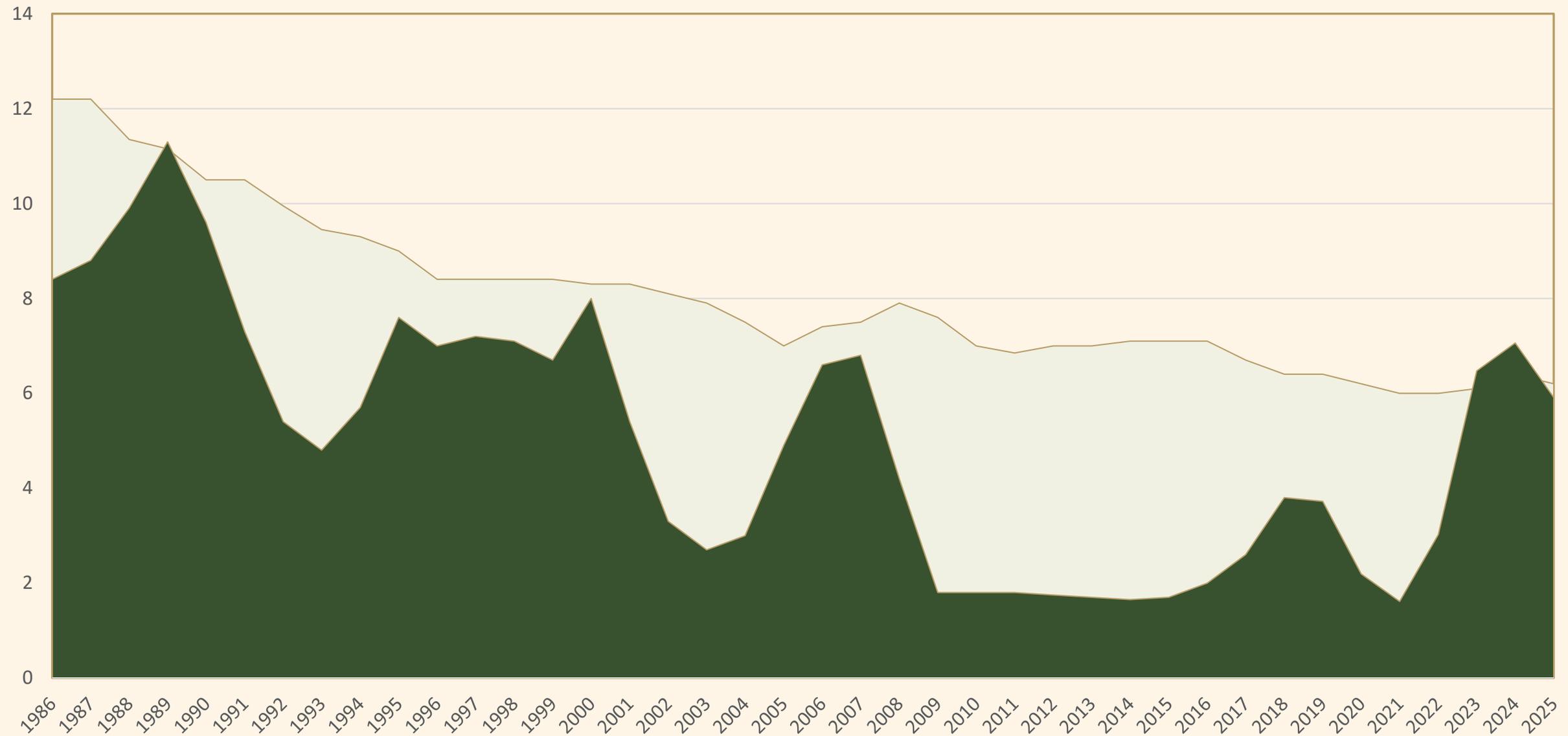
Collateral Requirements

Lenders require sufficient collateral to secure premium financing loans.



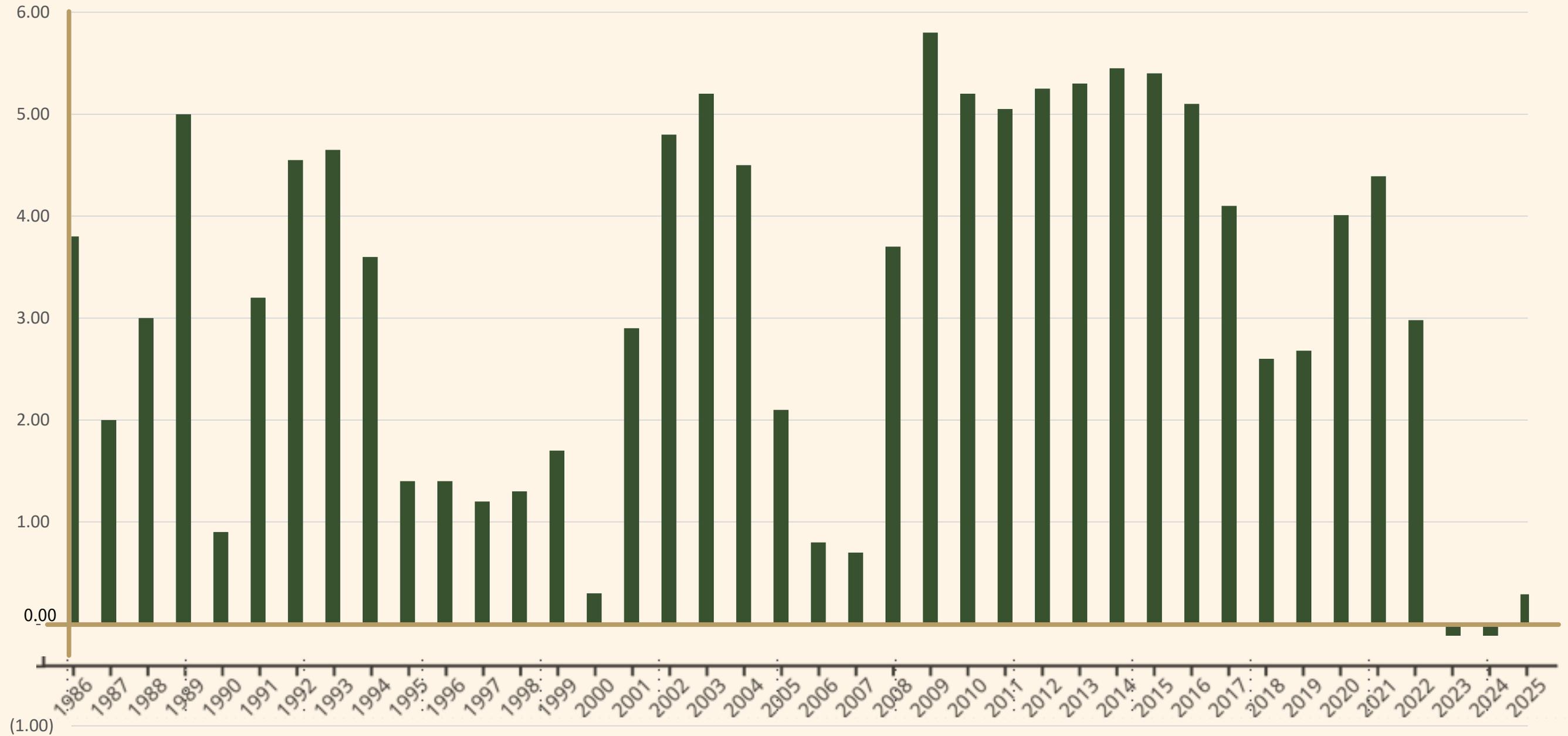
Historical Arbitrage

Whole Life Dividend vs SOFR 30 days plus 150 Basis



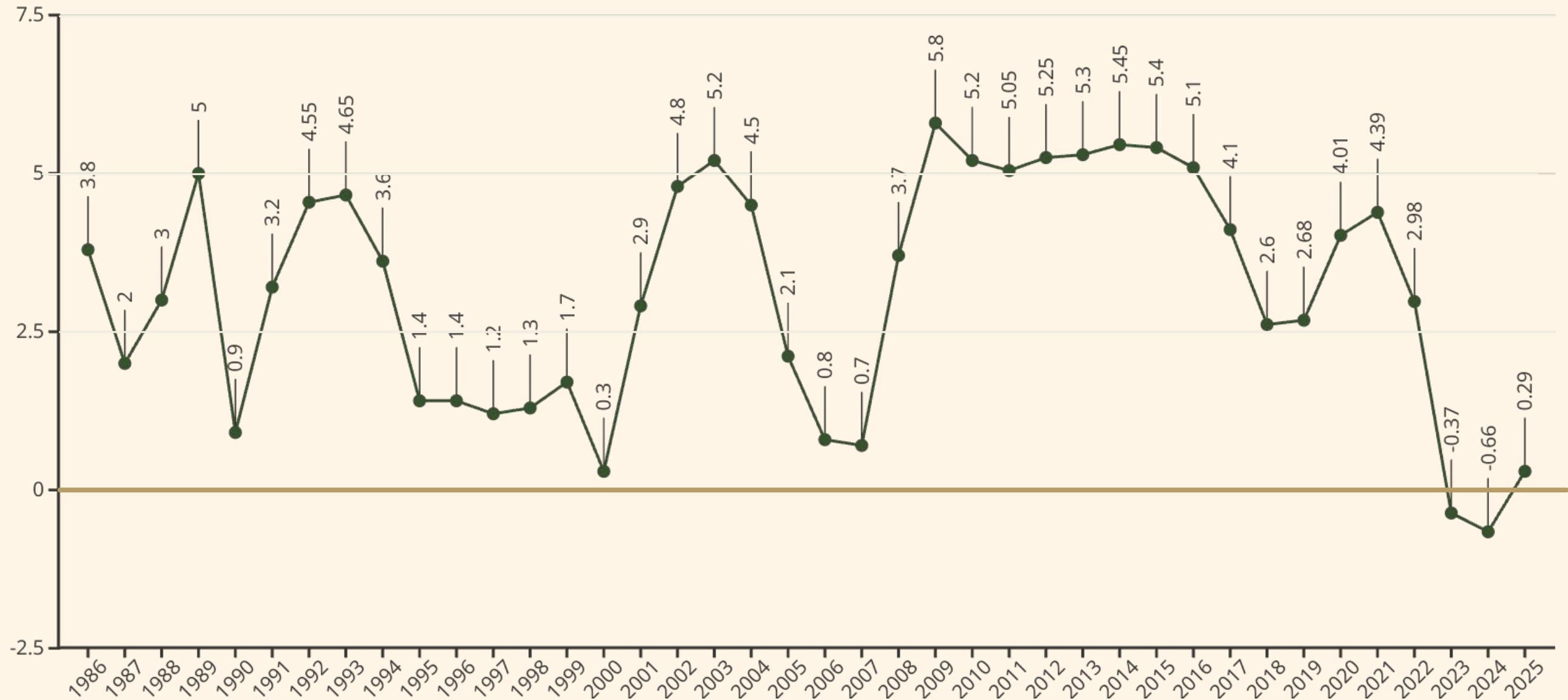
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Each country has its own set of laws and regulations regarding life insurance, and these regulations can vary significantly from one country to another. It's important for individuals considering life insurance to be aware of the specific laws and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



Contact Scuadra Group



Email

design@scuadrалife.com



Headquarters

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



Global Offices

Switzerland, Spain,
Mexico, and Hong Kong



Website

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.