

Term Life – the most efficient temporary protection

Term Life Insurance is ideal when beneficiaries need liquidity for a defined liability over a limited period of time, typically 10–20 years. It can also support inheritance planning for specific, clearly defined liabilities, that are known to only exist during the term of the insurance policy.

A common protection solution with the following key features

- Temporary financial protection
- Fixed, pre-defined annual premium payable during the agreed term of the policy
- No account/surrender value generated: pure risk
- Fixed terms and conditions for the duration of the policy contract



Reasons to Consider Term Life Insurance

Term insurance provides time-limited protection. Extensions may require new medical and financial underwriting with significantly higher premiums.

The full insured amount remains at risk throughout the policy term.

"Term insurance can be highly cost-effective, depending on the insured's age and policy duration."

- Death benefit payable throughout the policy term
- Simple structure: premiums exchanged for a defined benefit
- Typically, no loss if cancelled before term end
- Potential tax advantages at payout, subject to local laws
- No cash value or reporting during the term



Financial Advantages

- Providing cash to beneficiaries in case of death during the term of the policy

Non-Financial Advantages

- Fast payouts to beneficiaries
- No probate, testament or court process required
- Confidential transfer of wealth
- International portability of the policy
- Flexible beneficiary designations (revocable or irrevocable)

Trusted Expertise - highest Standards



The Swiss Insurance Family Office Ltd, (SIFO) was founded in 2013 and headquartered in Zurich, Switzerland. It's collaborating only with most reputable third parties for operations, policy administration and Legal & Compliance tasks.

"Term Life is giving peace of mind during the defined period"

Top World-Class Insurers

We have access to about 50 international, top-class insurers in various regions, most of them rated between AA and AA- (S&P).



How to start

A SIFO Ltd. advisor will guide you through:

- Identifying your protection and planning objectives
- Structuring your policy to meet family or business needs.
- Implementing your Term Life Policy seamlessly

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