

Disability & Life Plan – A guaranteed reserve and for life

Over recent years, the international insurance industry has developed innovative solutions beyond traditional death protection, including Long-Term Disability and Whole-of-Life Guaranteed Life Insurance Plans offered by licensed international insurers.

Why Disability and Life Insurance Plan?

"A simple design, easy to understand and all benefits provided contractually."



Combining Disability and Life insurance in one plan increases peace of mind as it provides liquidity in both events.

- Guaranteed Long Term Disability protection
- Guaranteed growing Lifetime Death Benefit
- Light Medical underwriting (no exclusions due to pre-existing medical conditions)
- Coverage up to age 120
- USD-dominated structure

Own Occupation Disability Protection



- Benefits can be triggered if the insured can no longer perform their current occupation
- Coverage up to age 72 (disability event)
- Annual disability payments up to age 85

Growing Death Benefit Rider

- Guaranteed Annual Growth of 5.5%
- Lifetime guaranteed coverage
- Benefits contractually guaranteed, not dependent on bonuses or investment performance (non-market-correlating)

Asset Protection Structure

- Premiums paid are held in external custody accounts and are not mentioned on the insurer's balance sheet
- Maximum level of policyholder protection via segregation of funds paid

Simple and Efficient



- Single premium funding
- Hasle free medical underwriting
- No exclusions due to pre-existing conditions
- Clear contractual benefits and payout structure
- No cash surrender value: pure insurance with no reporting duties

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 minus (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 Universal Life plan seamlessly

✉ Contact via: info@swissifo.com

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.