

Universal Life (UL) - A Smarter Form of Protection



Why Universal Life?

Most life insurance end at protection. Universal Life goes further - with the clarity and control sophisticated individuals expect.

- Transparency on every element of the insurance policy, savings, death benefit, costs and returns
- Flexibility to adjust contributions death benefit and investments
- Access to global investment opportunities within a regulated insurance structure
- Designed for life-long financial protection

Life is unpredictable.

Universal Life Insurance goes beyond traditional coverage by combining:

- Permanent protection with a guaranteed death benefit.
- Flexible premiums that adapt to your financial situation
- Long-term value through an investment component
- Access to funds when liquidity is needed

Universal Life is more than insurance. It is a strategic planning tool designed to provide peace of mind, financial flexibility and a legacy that lasts.

Universal Life

is insurance you can see, manage, and adapt as your life evolves - giving you full transparency and control over every element of your policy, much like an investment mandate with your trusted Asset Manager.

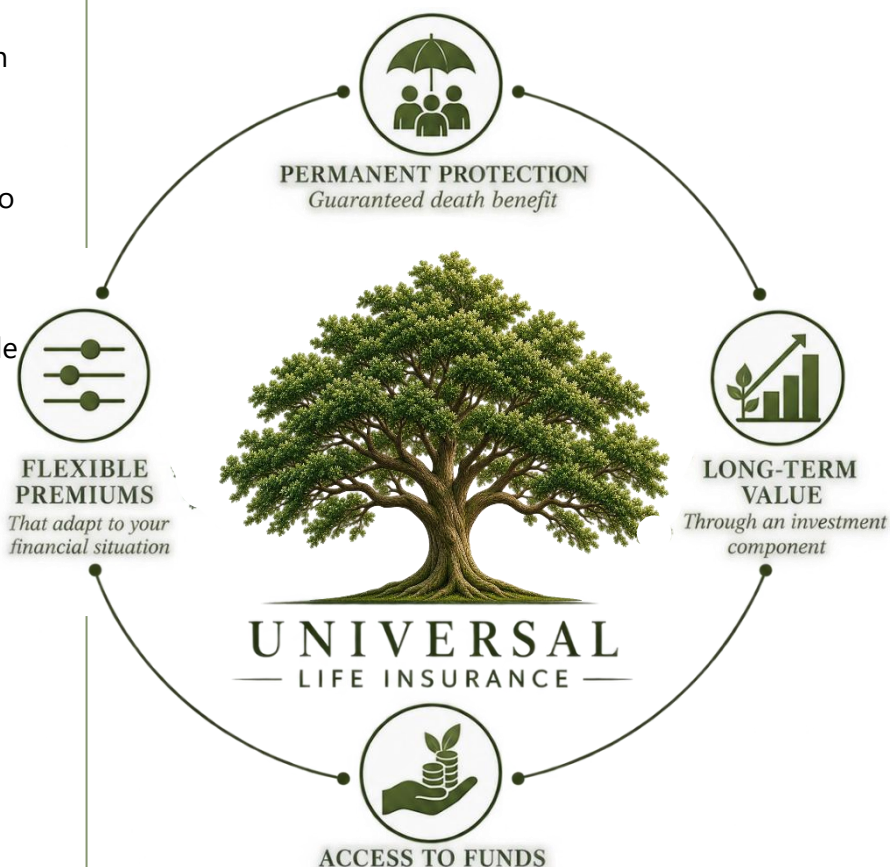
For business owners and executives:

- Succession planning to safeguard continuity
- Key man insurance to protect leadership risk

Reasons to Consider UL

For High-Net-Worth Individuals, Universal Life provides solutions that go beyond protection.

- Immediate liquidity for family or business in case of premature death
- Coverage of debts and financial liabilities for heirs and other beneficiaries
- Equalization of wealth among heirs/beneficiaries
- Confidential, probate-free inheritance distribution
- Mitigation of political and jurisdictional risks
- Diversification across currencies, regions and markets
- Stability alongside high-risk investments



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MORE THAN INSURANCE,
A STRATEGIC TOOL FOR
FINANCIAL FLEXIBILITY, PEACE OF MIND, AND LASTING LEGACY.

Protection Benefits at a Glance

Financial Advantages



- Wealth multiplier effect through insurance coverage
- Flexible premium schedules (single, recurring, or customized)
- Guaranteed returns in USD, with participation in market growth

- Full transparency of costs and performance
- Choice and flexibility in investment allocations

Investment Opportunities

Your Universal Life policy gives you access to a range of allocations, including:

- Corporate and Government Bonds
- Global equity indices: S&P500, NASDAQ, Hang Seng
- PAR and non-PAR funds*

*Participating and non-participating products with dividends and bonuses credited to the policy account under regulated standards.

Trusted Expertise - highest Standards



The Swiss Insurance Family Office Ltd, (SIFO) was founded in 2013 and is headquartered in Zurich, Switzerland. It's collaborating only with most reputable third

parties, for operations, policy administration as well as Legal & Compliance tasks.

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)

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) All policies are exclusively denominated in USD.



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

*"Universal Life
is a liquidity parachute to have peace of mind in case of an
unexpected event"*