



**BLUE LIFE  
SECURE**

# Securing Your Success and Legacy for Life

TAILORED LIFE INSURANCE PLANNING SOLUTIONS  
FOR HIGH-NET-WORTH INDIVIDUALS

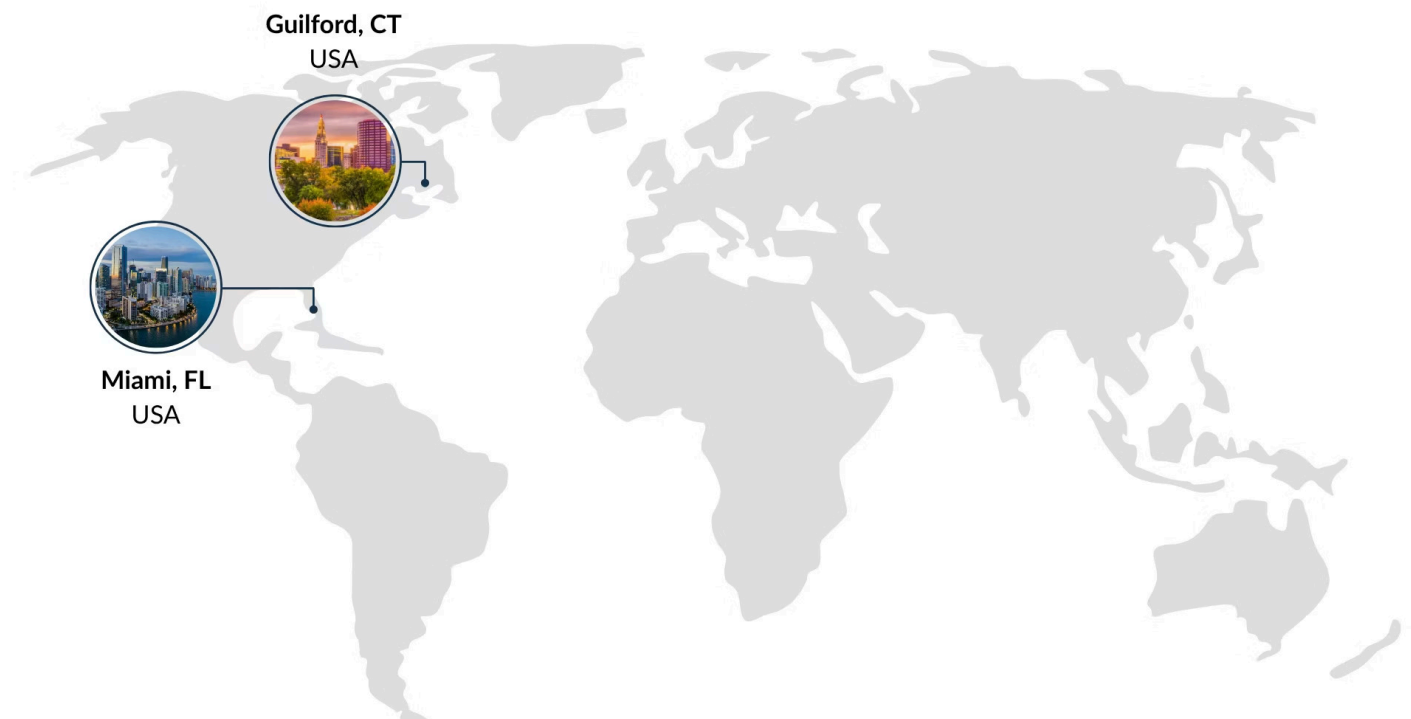
# Who We Are

**We create lasting protection—designed to evolve with your life, preserve your legacy, and deliver enduring peace of mind.**

**Blue Life Secure** is a boutique Broker General Agency focused on delivering advanced life insurance strategies and premium financing solutions tailored to help high-net-worth and ultra-high-net-worth individuals and families grow, preserve, and transfer wealth. Our approach combines deep expertise, creative planning, and personalized service to meet the unique financial goals of each client.

We differentiate ourselves through an unwavering commitment to service excellence and strategic partnerships across the insurance industry. These alliances give our clients access to an exclusive portfolio of insurance products and favorable medical and financial underwriting advantages.

**We serve International and U.S. clients**, offering bespoke life insurance solutions that align with sophisticated estate and legacy planning needs.



# What We Do

## Life Insurance as a Strategic Wealth Planning Solution



Estate Planning & Liquidity



Cross-Border & Currency  
Diversification



Business Continuity & Succession  
Planning



Generational Wealth Transfer



Asset Growth with Protection



Tax-Advantaged Planning



Immediate Family Protection



Loan Collateral

As an essential pillar of wealth planning, life insurance empowers individuals and families to protect their legacy, maintain liquidity across generations, and support the continuity of their families and businesses—offering peace of mind today and into the future.

# Who We Serve

## High-Net-Worth Individuals, Families, and Business Owners

We design customized insurance plans for global citizens with complex financial needs. Whether you're focused on estate planning, business continuity, asset protection, or legacy building, we work with you to create a strategy aligned with your long-term goals.

## Financial Professionals, CPAs, Attorneys, and Private Banks

We support trusted advisors by delivering sophisticated insurance solutions that enhance client outcomes. Our team acts as an extension of your firm, helping you offer deeper value in estate planning, wealth preservation, and tax-efficient structuring.

## We safeguard what matters most with the strength of global expertise.

Through our strategic partnerships with top-tier international insurance providers, we deliver access to innovative solutions and world-class protection tailored to your needs.



# Index Universal Life Insurance

## Lifelong Coverage & Living Benefits

Protection up to age 121 with flexible premium payments

**Access funds** in case of chronic or critical illness

## Market-Linked Growth

**Indexed-based returns:** i.e., S&P 500 and/or NASDAQ

**Cap:** 9.00% – 13.80% (maximum interest credited)

**Guaranteed Floor:** 0% (no loss due to market downturns)

**100% Participation Rate:** Share of index performance applied to your policy

**Cumulative Guarantees**

## Diversification & Dollar Safety

Diversify assets in USD and protect generational wealth.



## Cash Value Access

Accumulates savings that can be used to pay premiums, take loans, or make withdrawals

## Tax Advantages

Tax-free death benefit

Tax-deferred growth

Tax-efficient access to cash value

# Why Is Premium Financing a Strategic Tool for Acquiring Life Insurance?

Insurance premium financing as a sophisticated, capital-efficient solution that allows high-net-worth clients to protect and grow generational wealth—without disrupting cash flow or the need to liquidate high-performing assets.

## REDUCED OUT-OF-POCKET COMMITMENT

By leveraging third-party financing and the policy's projected cash value, clients can cover premiums with borrowed capital—preserving liquidity and minimizing direct outlay.

## ENHANCED INVESTMENT FLEXIBILITY

Maintain control of capital and reinvest in business expansion, real estate, or other growth opportunities—rather than using funds to pay premiums directly.

## ACCESS TO GREATER COVERAGE AMOUNTS

Premium financing opens the door to larger insurance portfolios, enabling clients to secure more meaningful coverage levels. This strategy empowers high-net-worth individuals to align life insurance with legacy, estate, and tax planning goals on a much greater scale.

# Key Differences - U.S. vs. Offshore Index Universal Life Policy for Foreign Nationals

Feature	U.S. IUL (e.g., Prudential, Pacific Life)	Offshore IUL (e.g., Manulife, Sun Life)
<b>Eligibility</b>	<ul style="list-style-type: none"> <li>Limited to U.S. Nexus</li> <li>U.S. Medical Exams.</li> <li>Physical presence in the U.S. during application, medical exam, underwriting, and/or delivery</li> </ul>	<ul style="list-style-type: none"> <li><b>Designed for global clients</b></li> <li>Does not require U.S. presence or ties</li> <li>Accept funding and documentation from <b>foreign institutions</b>, which <b>streamlines onboarding</b>.</li> </ul>
<b>Underwriting</b>	<ul style="list-style-type: none"> <li><b>More rigid</b> for foreign nationals</li> <li><b>More scrutiny</b> on income and assets</li> <li><b>Underwriters less trained</b> for International Risk.</li> </ul>	<ul style="list-style-type: none"> <li><b>More flexible</b> for foreign nationals</li> <li><b>Underwriters trained for international risk:</b> Foreign Income and Asset Valuation &amp; Tax structures in non-U.S. jurisdictions</li> <li><b>Fewer underwriter pushbacks</b>, faster approvals, and smoother execution</li> <li>Accept proof-of-wealth from <b>foreign professionals or audited balance sheets</b></li> </ul>
<b>Death Benefit U.S. Estate Tax Exposure</b>	<ul style="list-style-type: none"> <li><b>Yes</b>, if personally owned or owned by U.S. Trust/Entity. Then <b>subject to U.S. estate taxes (up to 40%)</b></li> <li><b>No</b>, if owned under <b>ILIT, complex and costly</b>.</li> <li><b><u>Income tax over the cost basis on withdrawals or cancellations</u></b></li> </ul>	<ul style="list-style-type: none"> <li><b>No U.S. estate tax</b></li> <li><b>No ILIT (Irrevocable Life Insurance Trust)</b></li> <li><b>No IRS reporting</b></li> <li><b>No FACTA/CRS Exposure</b></li> <li><b><u>No income tax over the cost basis on withdrawals or cancellations</u></b></li> </ul>
<b>Policy Ownership</b>	<ul style="list-style-type: none"> <li><b>Limited and scrutinized</b> for foreign trust and foreign businesses</li> <li>Subject to FATCA/CRS exposure and compliance delays</li> </ul>	<ul style="list-style-type: none"> <li><b>Common and accepted practice</b></li> </ul>
<b>Location of Carrier Risk</b>	<ul style="list-style-type: none"> <li>Subject to U.S. limitations such as MEC</li> <li><b>May expose them to U.S. reporting</b>, and sometimes <b>U.S. estate tax</b> if not properly owned.</li> </ul>	<ul style="list-style-type: none"> <li>Favorable <b>regulatory and tax treatment</b></li> <li><b>Higher flexibility</b> in policy design and crediting methods</li> </ul>
<b>Protection &amp; Privacy</b>	<ul style="list-style-type: none"> <li><b>Lower</b> (subject to U.S. court jurisdiction)</li> </ul>	<ul style="list-style-type: none"> <li><b>Strong</b> asset protection and privacy laws</li> </ul>
<b>Premium Financing Flexibility</b>	<ul style="list-style-type: none"> <li><b>Limited</b>; usually requires <b>U.S. lender/collateral</b></li> <li><b>Does not allow</b> for <b>Single Payment</b> strategies</li> </ul>	<ul style="list-style-type: none"> <li><b>More open</b> to global lenders and cross-border planning</li> <li><b>Allows</b> for <b>Single Payment</b> strategies</li> </ul>

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# Contact Details

## UNITED STATES OF AMERICA

### Guilford, CT

2614 Boston Post Rd  
Hall 34B  
Guilford, CT 06437  
(203) 453-0600

### Miami, FL

1 Alhambra Plaza  
PH Floor Suite 1430  
Coral Gables, FL 33134  
(305) 619-4024

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