BLUE LIFE SECURE

Securing Your Success and Legacy for Life

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

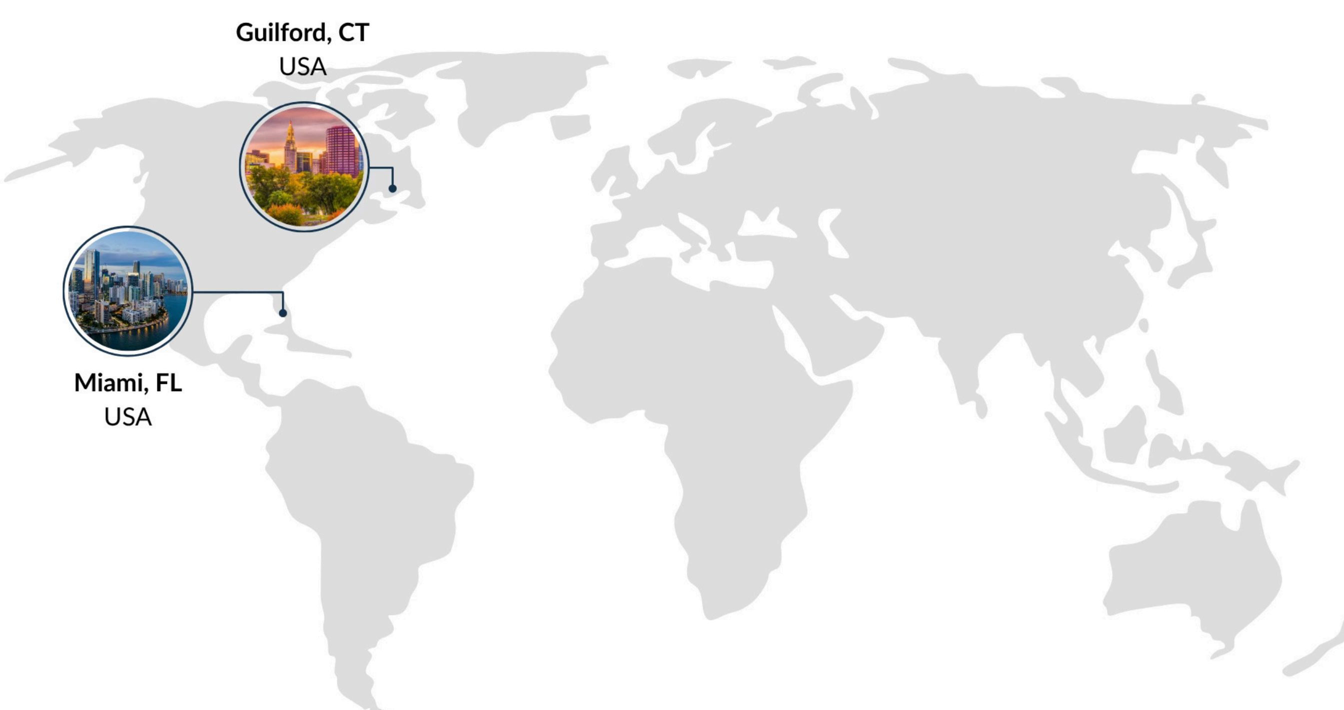
Who We Are

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 & Equalization
- Cross-Border & Currency Diversification
- Business Continuity & Succession Planning
- Generational Wealth Transfer
- Asset Growth with Protection
- Tax-Advantaged Planning
- Immediate Liquidity
- 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.

Manulife
John Hancock
AIG
Sun Life
Transamerica
Lincoln Financial Group
Prudential
Allianz
Pacific Life
Equitable
Zurich
Symetra

Product Portfolio

Term Life Insurance

Delivers a fixed death benefit for a defined period at the lowest cost per dollar of coverage. It's built for temporary needs — income replacement, loan protection — not for lifetime planning or wealth transfer.

Index Universal Life (IUL)

Combines lifetime coverage with cash value growth tied to market indexes, protected by a floor against market losses. It's the structure families use when they want one asset to handle protection, accumulation, and generational transfer.

Lifelong Coverage

Protection up to age 121 with **flexible premium payments**

Cash Value Access

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

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

Tax Advantages

Tax-free death benefit

Tax-deferred growth

Tax-efficient access to cash value

Diversification & Dollar Safety

Diversify assets in USD and protect generational wealth.

Why Is Premium Finance a Strategic Tool for Acquiring Life Insurance?

Premium finance is a sophisticated, capital-efficient solution that allows high-net-worth clients to protect and grow generational wealth — without disrupting cash flow or liquidating 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 Life Insurance Policy for Foreign Nationals

Feature	U.S. (e.g., Prudential, Pacific Life)	Offshore (e.g., Manulife, Sun Life)
Products	Term & IUL	Index Universal Life (IUL)
Eligibility	• U.S. Nexus Required • U.S. Medical Exams • Physical presence in the U.S. during application, medical exam, underwriting, and/or delivery • Payments must be from U.S. Bank Account	• No U.S. Nexus Required • In Country Medicals Allowed • No U.S. Physical Presence Required • Foreign Bank Payments Allowed • U.S. Citizens* and Residents not allowed
Policy Ownership	• Individual or U.S. Entity Ownership Required	• Offshore Trust, PIC, or Carrier's Master Trust • Individual Ownership accepted in some jurisdictions
Product Guidelines	• No Single Premium Payments Allowed	• Allows for Single Payment Strategies
Premium Financing Flexibility	• Generally requires U.S. based lender and collateral	• Global lenders and international collateral permitted

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Any illustration contained herein is based on the current dividend scale and assumes that the currently illustrated non-guaranteed elements, including dividends, will continue unchanged for all years shown. This is not likely to occur, and the actual results may be more or less favorable than those shown. Please refer to the tabular details for guaranteed values and other important information.

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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

9850 NW 41st St
Ste. 360
Miami, FL 33178
(305) 619-4024

BLUE LIFE SECURE

BLUE LIFE SECURE OF FLORIDA

https://bluelifesecure.com

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