



Advanced Planning Solutions for Business Success

*Strategic financial planning tailored for business owners and entrepreneurs.
Our solutions safeguard your company's future and maximize efficiency.*



Advance Planning Solutions

Scuadra's advanced planning team designs sophisticated financial solutions using life insurance frameworks. Our tailored strategies address critical business risks, leveraging innovative and tax-advantaged structures to protect your company's future.



Risk Management

Comprehensive protection strategies using structured life insurance vehicles to safeguard against unforeseen business challenges.



Tax Efficiency

Strategically designed insurance solutions that maximize tax benefits while strengthening your company's financial position.



Strategic Planning

Bespoke continuity plans that address your unique business circumstances and ensure seamless transitions during critical events.



About Us

Scuadra Partners is a globally regulated insurance broker specializing in high-net-worth insurance structures. We operate across Europe and the United States, serving clients worldwide.

Our team brings together expertise in:

- Legal structures
- Accounting solutions
- Policy design
- Financing strategies
- Wealth management



Life Insurance Strategies for Businesses

Buy/Sell Agreements

Entity and cross-purchase plans for business continuity

Talent Retention

Group term and employee whole life solutions

Key Person Protection

Safeguarding critical talent assets

High Cash Value Designs

Building financial resources within insurance structures





Business: Buy/Sell Agreements

A buy-sell agreement funded by life insurance creates a legally binding contract between business co-owners that establishes a clear succession plan for ownership transfer in the event of a partner's death, disability, or departure from the business.

1

Establish Legal Framework

Develop comprehensive LLC structure, operating agreement, and clearly defined buy/sell terms with valuation methods.

2

Implement Insurance Funding

Secure appropriate life insurance policies with adequate coverage to finance the complete ownership transfer when triggered.

3

Facilitate Benefit Distribution

Upon triggering event, policy proceeds flow tax-efficiently to remaining partners through the established LLC structure.

4

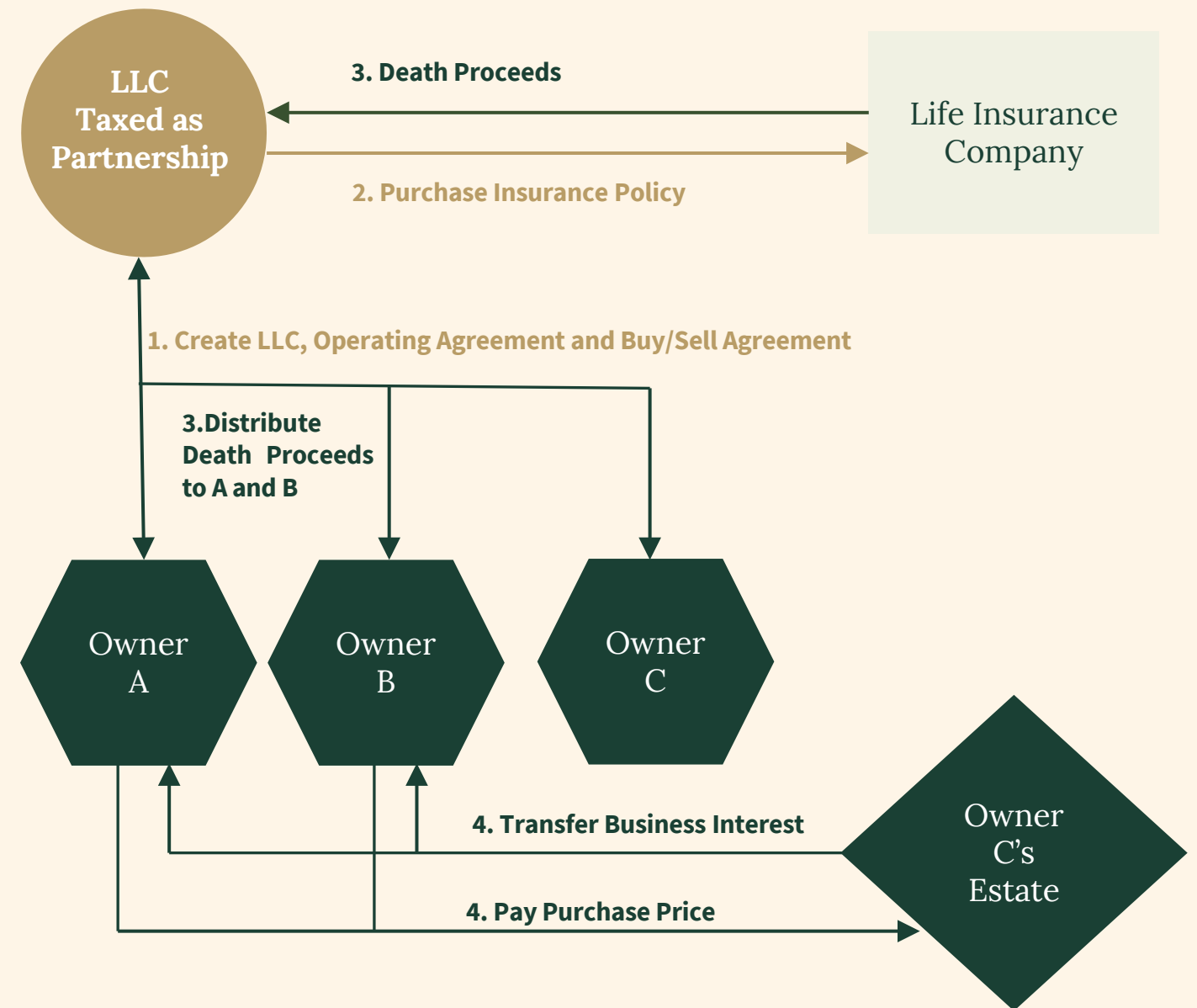
Ensure Business Continuity

Execute seamless transition of deceased or departing owner's interest to surviving partners without disrupting operations.

Business: Buy/Sell Agreements Structures

We partner with business owners to identify and implement the ideal Buy/Sell agreement structure tailored to their specific needs. Our comprehensive solutions include:

- **Entity Purchase Plans** - The business itself purchases ownership interests
- **Conventional Cross-Purchase Plans** - Partners directly purchase each other's interests
- **Advanced Cross-Purchase Structures** - Utilizing LLC frameworks for maximum tax efficiency and simplified administration (Illustrated Example)





Business: Key Person Insurance

Key person insurance provides financial protection when a company loses an executive or employee whose expertise is vital to the organization's success.

Identify Critical Talent

Determine which executives possess irreplaceable expertise essential to business operations.

Policy Acquisition

Company purchases, owns, and is named beneficiary of the insurance policy.

Premium Payment

Organization maintains the policy through regular non-tax-deductible premium payments.

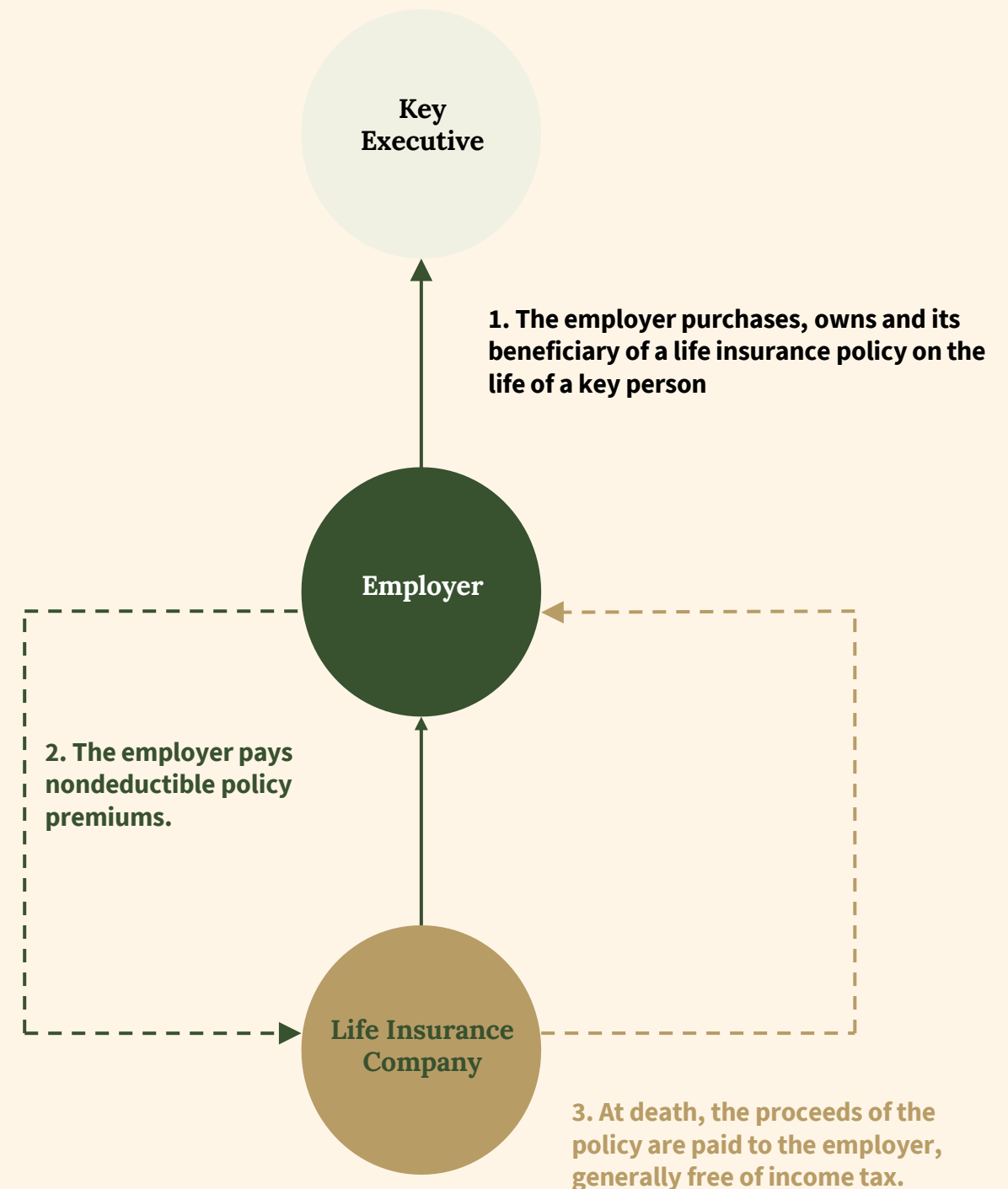
Benefit Realization

Upon triggering event, tax-free proceeds provide immediate financial stability and continuity.

Business: Key Person Insurance

Key person insurance safeguards your business against significant risks following the loss of an essential team member, including revenue decline, project disruptions, and the substantial expenses associated with recruiting and training a replacement.

The policy proceeds provide multiple strategic benefits: reassuring customers and creditors of business continuity, delivering tax-free capital to strengthen your financial position, and funding the comprehensive process of identifying, hiring, and developing a qualified successor.



Business: High Cash Value Designs

Create your own personal banking system with tax-deferred growth and flexible access to capital when you need it most.



Initial Investment

Front-load premium payments into a specialized policy designed for maximum cash accumulation



Cash Value Growth

Experience tax-deferred growth potential with minimal market risk exposure



Accessible Capital

Gain access to 80-90% of your cash value through tax-advantaged policy loans

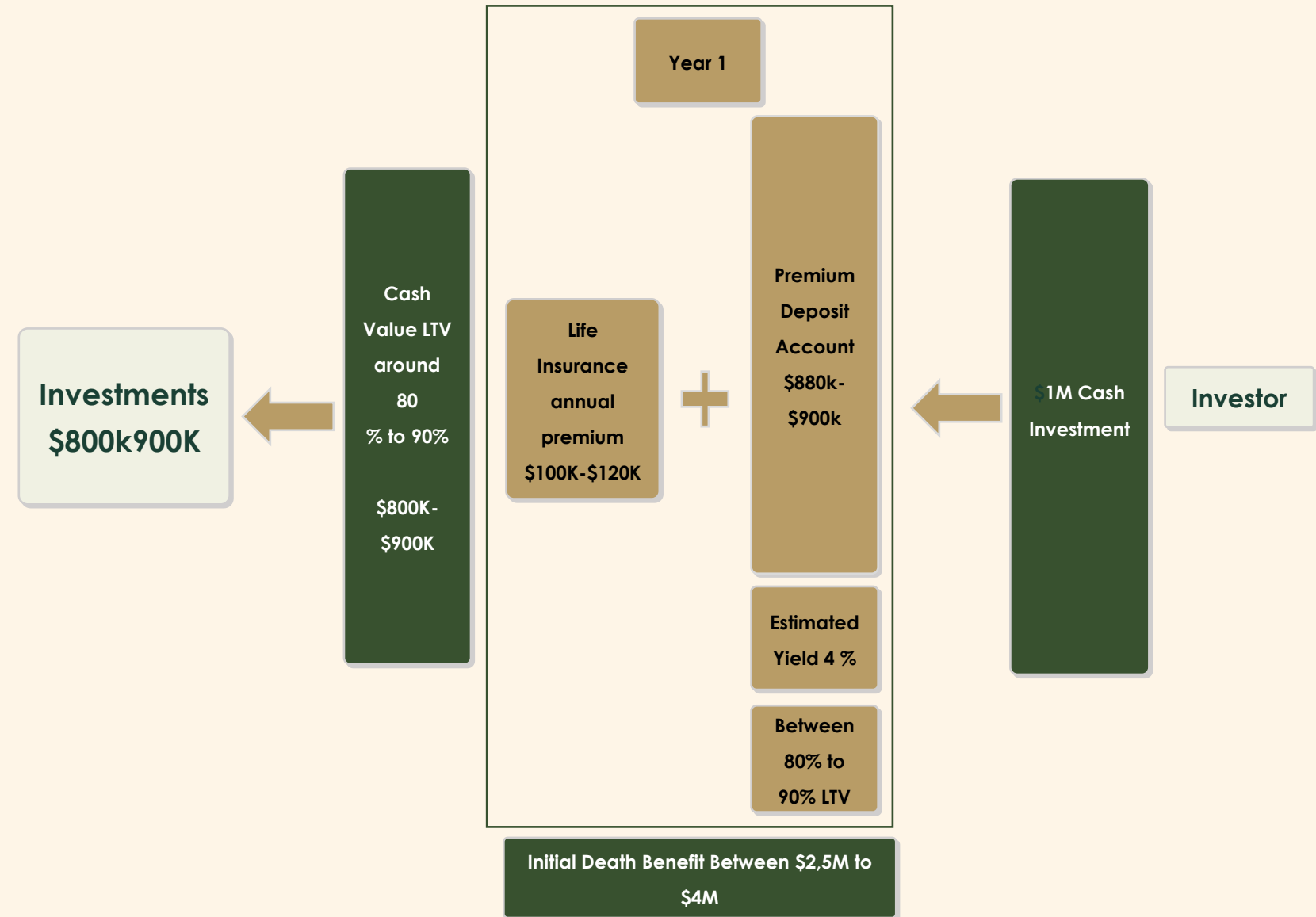


Death Benefit Protection

Secure \$2.5M-\$4M initial protection for your business or family legacy

Business: High Cash Value Designs

High cash value life insurance represents a specialized policy structure designed to accumulate substantial liquid assets within the policy over time. These designs front-load premium payments strategically to maximize cash value growth while maintaining tax advantages. Business owners can leverage these structures as alternative capital reserves with unique accessibility and growth characteristics not available through traditional banking systems.





Business: Talent Retention Strategies

Group Term Life

- Employee protection
- Accidental death coverage
- Optional dependent coverage

Employee's Whole Life

- Permanent coverage
- Cash value accumulation
- No medical exams
- Lower group premiums

Key Benefits

- Attract top talent
- Improve retention
- No direct employer cost
- Portable benefits

Disclosure

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Contact our team to discover how Scuadra Group can elevate your insurance planning strategy with sophisticated solutions tailored to your unique needs.