



PRIVATE WEALTH SOLUTIONS

– from our family to yours

What are the HNW Life Insurance Options

Hubbis – Dubai – 3rd May, 2023

Marc-Andre Sola

What are the options?

- **Term Life**
- **Cash Value Policies:**
 - **Universal Life**
 - **Indexed Universal Life**
 - **Whole of Life**

 - **Variable Universal Life**
 - **PPLI**
- **Annuities**
- **Takaful**

How to choose?



P

Privacy protection through a compliant structure

A

Asset protection by law

T

Tax Savings by higher net returns and simplified **Tax Reporting**


























E

Estate planning by separating assets from the ordinary estate

C

Cash access via leverage

PPLI / VUL with superior **CLIENT** benefits

	ULI Universal Life	WOL Whole of Life	IUL Indexed Universal Life	PPLI Private Placement LI	VUL Variable Universal Life
Privacy Protection					
Asset Protection					
Tax Benefits					
Estate Planning					
Cash Access (via leverage)					
Country / Client specific tailoring					
No or minimal Liquidation penalty					

PPLI / VUL also with greater **BANKING** benefits

	ULI Universal Life	WOL Whole of Life	IUL Indexed Universal Life	PPLI Private Placement LI	VUL Variable Universal Life
Individual, discretionary investment portfolio					
Client Share of Wallet consolidation					
Client Relationship stickiness and Next Generation access					
Decreased Regulatory Risk • No country specific reporting • No Cross-border risk liabilities					
Discretionary AM Role and Management fees					
Additional Credit Revenues via leverage					
Potential Referrer Revenues (Life policy)					

Thank you for your attention.



PRIVATE WEALTH SOLUTIONS

– from our family to yours

Marc-Andre Sola
Senior Executive Officer
Sola@1291group.com

1291 GROUP | PRIVATE WEALTH SOLUTIONS

1291Group (DIFC) Ltd.

Unit 1102D, Burj Daman, Dubai

Phone +852 3511 6205, www.1291group.com