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Private placement life

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insurance (PPLI) was once the exclusive domain of wealthy investors willing to tackle the logistical challenges of the offshore insurance market. The investment portfolio, tax, and estate-planning applications, and ongoing investment potential of these policies made the effort worthwhile.

**The PPLI Solution:**  
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**Delivering Wealth  
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Tax Efficiency, And  
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Delivering Wealth  
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expands further into the high-net-worth market and becomes available to individuals with an investable net worth as low as \$1 million.

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## Delivering Wealth **Wealth ...**

Private placement life insurance (PPLI) is a niche solution designed for wealthy individuals that want to invest in hedge funds, but avoid the high associated tax rates. PPLIs are structured as variable universal life insurance policies.

## **How Does Private Placement Life Insurance Work? - ValuePenguin**

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What is PPLI? PPLI is essentially a flexible premium variable universal life (VUL) insurance transaction that occurs within a private placement offering.

## **Powerful Private Placement Life Insurance Strategies With ...**

Offshore insurance companies specializing in PPLI typically offer the product as a

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financial service for high net worth clients and price their services as a provider, rather than as a traditional insurance carrier. For example, most offshore carriers are prohibited to maintain a domestic sales force; therefore, their products often do not include significant sales loads and commissions.

## **Private placement life insurance -**

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**Wikipedia**  
Al W. King III, "The PPLI Solution; Delivering Wealth Accumulation, Tax Efficiency, and Asset Protection Through Private Placement Life Insurance," Bloomberg Press (2005). SDTC Facts Trust accounts representing more than \$80 billion in assets under administration

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