

## Advanced Financial Solutions, Inc. & PPLI

The roots of Advanced Financial Solutions, Inc. reach back over 30 years, and its mission addresses the current, keen paradox of striving to achieve full compliance in tax transparency while also providing clients both privacy and tax savings.

We specialize in insurance solutions to achieve our results, because in most countries the use of insurance is well-established and straightforward to implement. Within the insurance structures we create, we can usually accommodate most asset classes, and the assets can be located worldwide.

Private Placement Life Insurance (PPLI) is essentially an insurance transaction that occurs within a private placement offering. The private placement component adds extensive flexibility to pricing and asset management offerings. Because PPLI is sold through a private placement memorandum, every situation can be individually negotiated and custom designed for the client.

Any asset that can be custodied by a reputable trust company can go into the PPLI structure. Many policies are owned by trusts which can be domiciled in jurisdictions in keeping with the client's planning needs. In terms of asset management, it is an open architecture model where the assets can be located in multiple jurisdictions with multiple asset managers. PPLI insurance costs generally average about 1 percent of the cash value of the policy.

The cost of the death benefit varies with the health and age of the insured person, and generally policies are designed with the lowest death benefit possible. Tax and enhanced privacy benefits outweigh the costs of using a PPLI structure. Asset management fees will depend on the asset manager(s) selected to manage the assets inside the policy. The policy is fully transparent to the client, as all fees and costs are disclosed.

We draw from some of the greatest expertise in the field. Our staff is composed of highly qualified financial professionals who can call upon many years' experience in their respective fields. We believe wholeheartedly in teamwork in order to serve clients in the most beneficial and efficient way possible.

Typically, our clients are high net worth individuals and their families, who rely on us to manage their assets using a long-term yet flexible structure that suits their unique needs and wishes. We also act for banks, companies and international organizations who value our ability to provide innovative solutions quickly and reliably.



With ample experience and expertise, we believe that we can be of service to you in designing, implementing and administering an efficient financial structure, choosing



**Michael Malloy** *Founder - Chief Advisor*

from trusts, foundations, and companies incorporated in suitable jurisdictions. We will help you extract the greatest benefit from your investments by working with the opportunities that are unique to your country of origin and current domicile.

### Current Programs

- Enhanced privacy structure for PRC families
- Expanded Worldwide Planning (EWP) Developer
- UK Non-Domicile Program for New Tax Laws
- Program to Protect U.S. Beneficiaries of Foreign Trusts
- Russian Strategy for New Tax Laws
- Israeli/U.S. Tax Compliant Investment
- Pre-immigration Planning to U.S., both permanent and temporary

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## Advanced Financial Solutions



A secure island  
in a tax hungry world

[www.michaelmalloy.solutions](http://www.michaelmalloy.solutions)



## PPLI: United We Stand for Tax Savings

Private Placement Life Insurance, (see PPLI in our blog) makes use of one of the simplest and oldest tax shields that exist—life insurance. Donald Trump’s very unpopular immigration policy of separating children from parents who cross the border with Mexico reminds us of another separation that has undesired consequences for tax savings.

This separation is summarized in the catchy yet deceptive phrase, “Buy term life insurance and invest the difference.” By taking this advice one is, to use another common phrase, “Throwing out the baby with the bath water.” We will show you by example that if you keep your investments inside a PPLI policy, you can benefit handsomely.



## Achieve Stealth Victory with PPLI

### *The Art of War in Action*

#### Planning for wealthy international families

Private Placement Life Insurance (PPLI) allows you to achieve levels of legitimate privacy not possible with solely planning with trusts.

The PPLI policy works in harmony with a trust to create an environment of enhanced privacy. So what war are we talking about? This war is being played out worldwide almost daily between governments and individuals on what constitutes privacy.



## What Is Time? PPLI Stops Time

Learn how a sophisticated structuring technique for wealthy international families, Private Placement Life Insurance (PPLI), has the ability to stop time. Yes, this may seem at first hearing outrageous, but from a tax and privacy perspective. Yes, this may seem at first hearing outrageous, but from a tax and privacy perspective, this will be the conclusion of our article on our website/blog



## PPLI: Uses Non-Disruption to Achieve Disruption

Private Placement Life Insurance (PPLI Category in our blog) shares a key element with so-called disruptive companies—innovative efficiency. This is expressed in the likes of companies such as Uber and Airbnb. Uber can be thought of as the world’s largest taxi service, but they own no vehicles. Airbnb has been called the world’s largest hotel, yet they do not own hotel buildings.

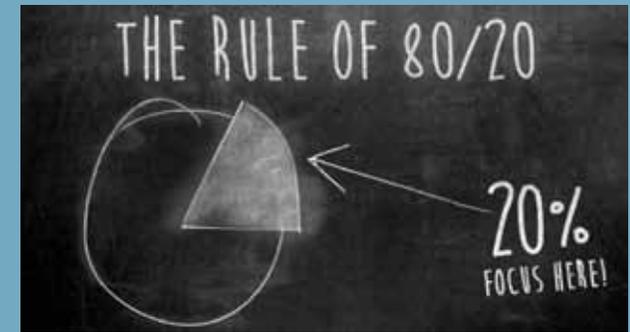
They both offer a new approach to common needs: transportation and lodging services. PPLI offers just such a structure for wealthy international families—an efficient tax-free environment for their assets.



## Fungibility Is Key to PPLI

At the center of a Private Placement Life Insurance (PPLI) structure is fungibility. For PPLI this means in essence taking assets in a taxable environment into one that is tax-free. According to the Merriam-Webster dictionary, fungibility derives from the Latin verb fungi meaning “to perform (no relation to the noun “fungus” or the plural “fungi.”)

Wealthy families worldwide have the option of creating their own unique structures using PPLI.



## The 80/20 Rule

### The 20% Is Yours With PPLI

In terms of structuring assets for wealthy international families, Private Placement Life Insurance (PPLI) puts you at the top of your class. What is top of your class? Let us apply the 80/20 rule.

Expanded Worldwide Planning (EWP) is the overarching principle that our firm embraces that is becoming a new model for those who structure the assets of wealthy international families.