

Characteristics

Products with special characteristics

Since 1992 we have been marketing the most attractive line of Life Insurance products that exist today on the international market. These Whole Life Insurance policies focus on the fundamental financial interests of people worldwide, and include income for pension, accelerated death, terminal illness, payments due to accidental dismemberment, devaluation of currency and inflation.

Answers to your needs

The products we market focus not only on Life Insurance protection, but also on pension income, taking currency devaluation into account. Policies include the unique characteristic of guaranteed dividends and high cash-value investments that fulfill the requirements people might have on their pension income and capital transfer.

Product Qualities

The distinction among the Plans we offer lies in the benefits intended for the policy owner in lifetime: each policy contains a high ratio of the guaranteed cash value and a growth-oriented investment opportunity. This means that a great part of each premium payment increases the guaranteed cash value, while a smaller part creates an opportunity for patrimonial investment. Policyholders can increase the investment portion by means of an additional deposit benefit.

Additional annual benefits for policyholders

Immediate payment of dividends to the client is one of the most impressive characteristics of the product. Once the policy owner pays the annual premium and the policy is issued, the insurance company immediately pays the dividend in cash. The policy owner has the right to assign dividends to a personal trust account abroad, just as he may do with annual profits from the policy's Pension Fund in order to invest them and benefit by assuming Shares from the company issuing the policy. This characteristic allows all policy owners to become shareholders, creating a special relationship between the policyholders and the issuing company.

Characteristics of the policies we market

Besides the traditional death benefits, policies marketed by Los Raudales are characterized by their large accumulation of guaranteed and tax free cash values, as well as the cash payment of annual dividends. Once you reach retirement age, these policies provide a life income guaranteed by the settlement options. Guarantee of settlement means that the insured or beneficiary will have an income for his entire life. Income can be guaranteed based only on one life or joint lives.

Dividend payments begin immediately after paying the premium for the first year and issuing the policy. Another of the most interesting characteristics of the policies is the option the owner has to select and assign his annual dividends to a personal trust abroad where he buys Type A common stock from the insurance company for the policies' account. The Fiduciary buys the

shares for the policy owner in the stock market through the New York Stock Exchange. The deposit of these values in a foreign trust saves the owner from paying taxes on investment profits in the U.S. Nevertheless, Life Insurance values are not subject to taxes in the U.S.

Lack of planning in the event of hyperinflation or devaluation of currency is a true obstacle in people's lives affecting a solid life protection or an income retirement program. The policies we market protect individuals, helping them overcome possible financial risks.