Securing Your Legacy and Success Throughout Your Lifetime

CUSTOMIZED LIFE INSURANCE PLANNING SOLUTIONS FOR HIGH-NET-WORTH INDIVIDUALS

Flexibility Today,
Peace of Mind Tomorrow

In an ever-evolving world, change is the only constant. ARI Financial Group understands this reality. We are experts in guiding clients through their financial journey, ensuring their legacy is protected in the years to come.

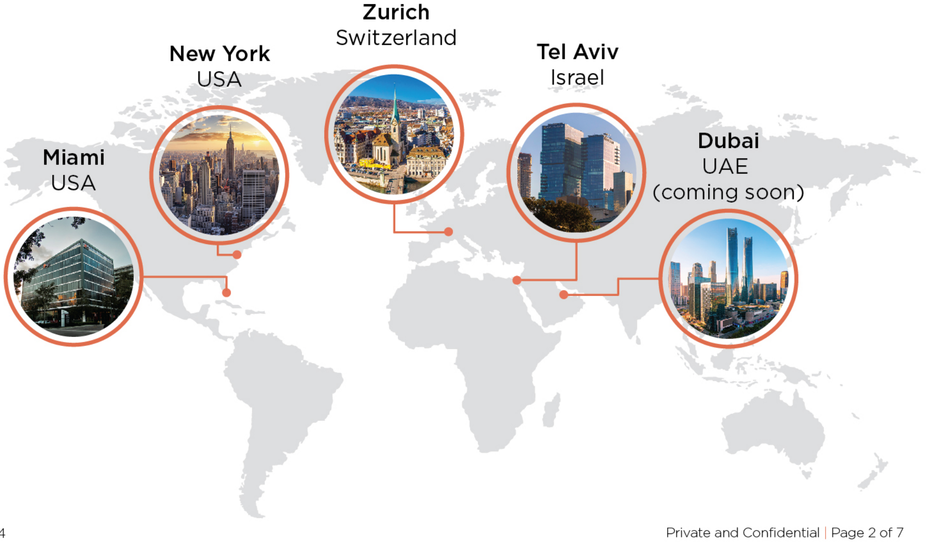
ARI FINANCIAL GROUP — MARKET LEADERS IN PREMIUM FINANCED LIFE INSURANCE ON A GLOBAL SCALE

With a physical presence in major financial centers, we proudly lead the international market in advanced life insurance planning.

We specialize in creating customized and innovative lending solutions to address the wealth and estate planning needs of the high-net-worth individuals and families across the globe.

Our acclaimed team comprises over 30 expert strategists, with experience in law, finance, and banking and fluency in eight languages.

When it comes to our expertise and service, we stand unrivaled, setting the standard for excellence in the industry.



Proven excellence in our history

$6.1B

Issued over $6.1B of insurance coverage

$1.1B

Financed Premiums

30

Team of 30 experts worldwide

45+

Collective industry awards and recognitions including 2023 Forbes top rankings

#1

Leading provider of Whole Life solutions in the US

5

Offices in North America, Europe, and the Middle East

The ARI Financial Group's track record speaks volumes about our expertise.

Our success results from our partnerships with leading international financial institutions and advisors.

Teaming up with bankers, tax advisors, and legal counsel, we create comprehensive life insurance strategies for clients. Our systematic and client-focused approach has established us as the global industry leader in delivering top-tier life insurance solutions.

Why Life Insurance?

- Estate planning
- Business continuation/ succession planning
- Diversification from currency risks
- Generational wealth transfer
- Protection plus investment grade returns
- Tax mitigation and planning
- Immediate liquidity for family

Life insurance as a comprehensive wealth management and protection tool

Life insurance is a crucial planning component of wealth planning – it allows high-net-worth individuals to safeguard their legacy and maintain liquidity for families and businesses, offering peace of mind for both today and tomorrow.

Why premium finance is an innovative strategy to acquiring life insurance?

Insurance premium financing is a powerful, cost-efficient way to utilize credit in the wealth planning process, allowing clients to transfer wealth for generations to come without jeopardizing current cash flow or liquidating assets.

LOWER OUT-OF-POCKET COST

By leveraging the policy's internal cash value, premiums are paid by borrowing funds from a lender vs. paying out-of-pocket.

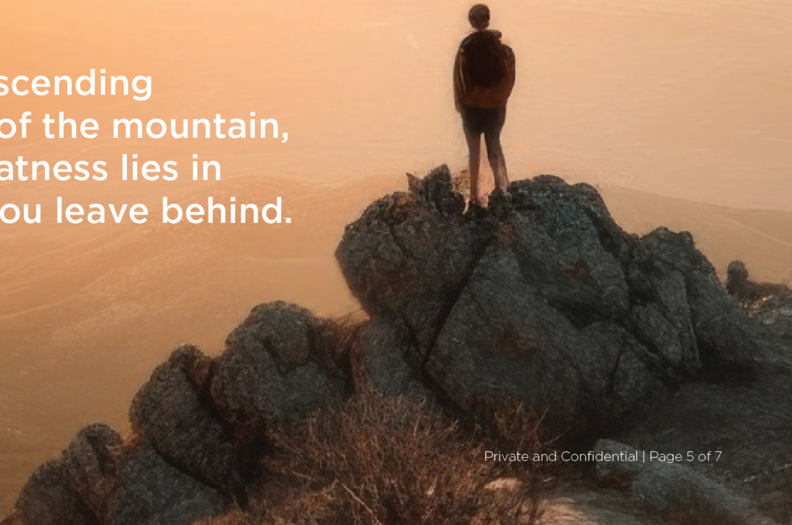
HIGHER RETURN ON INVESTMENTS

Retain opportunity cost on money to invest in businesses acquisition of other assets.

ACCESS TO MORE SUBSTANTIAL AMOUNTS OF INSURANCE

Financing the cost of premiums creates the opportunity to acquire a more meaningful sum of insurance. It's true credit strategy where high-net-worth individuals are leveraging their wealth to gain access to larger insurance portfolios.

Success is ascending to the peak of the mountain, but true greatness lies in the legacy you leave behind.



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This illustration is based on the current dividend scale and assumes that the currently illustrated non-guaranteed elements, including dividends, will continue unchanged for all years shown. This is not likely to occur, and the actual results may be more or less favorable than those shown. See tabular detail for guaranteed values and other important information.

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In discussion of options and other strategies, results and risks are based solely on hypothetical examples cited; actual results and risks will vary depending on specific circumstances. Clients are urged to consider carefully whether option or option-related products in general, as well as the products or strategies discussed herein are suitable to their needs.

Premium financing, swap income, and other insurance and/or investments may not be suitable for all individuals, may present significant risks, and may be sold or redeemed at more or less than the original amount invested. There are no assurances that the stated insurance objectives of any product will be met. Further, any number of conflicts of interest may exist in the context of the management and/or operation of any premium financed portfolio. The decision is yours, but you should not participate in any insurance and/or loan product unless you fully understand and are willing to assume the risks associated with it.

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ADVANCED LIFE INSURANCE CONCEPTS

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