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INDEXADA



CONTA
INDEXADA

SP500

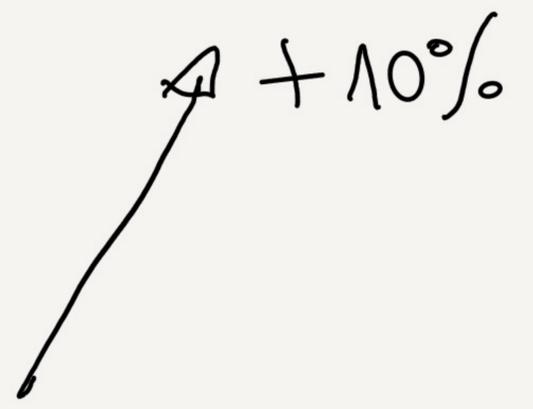
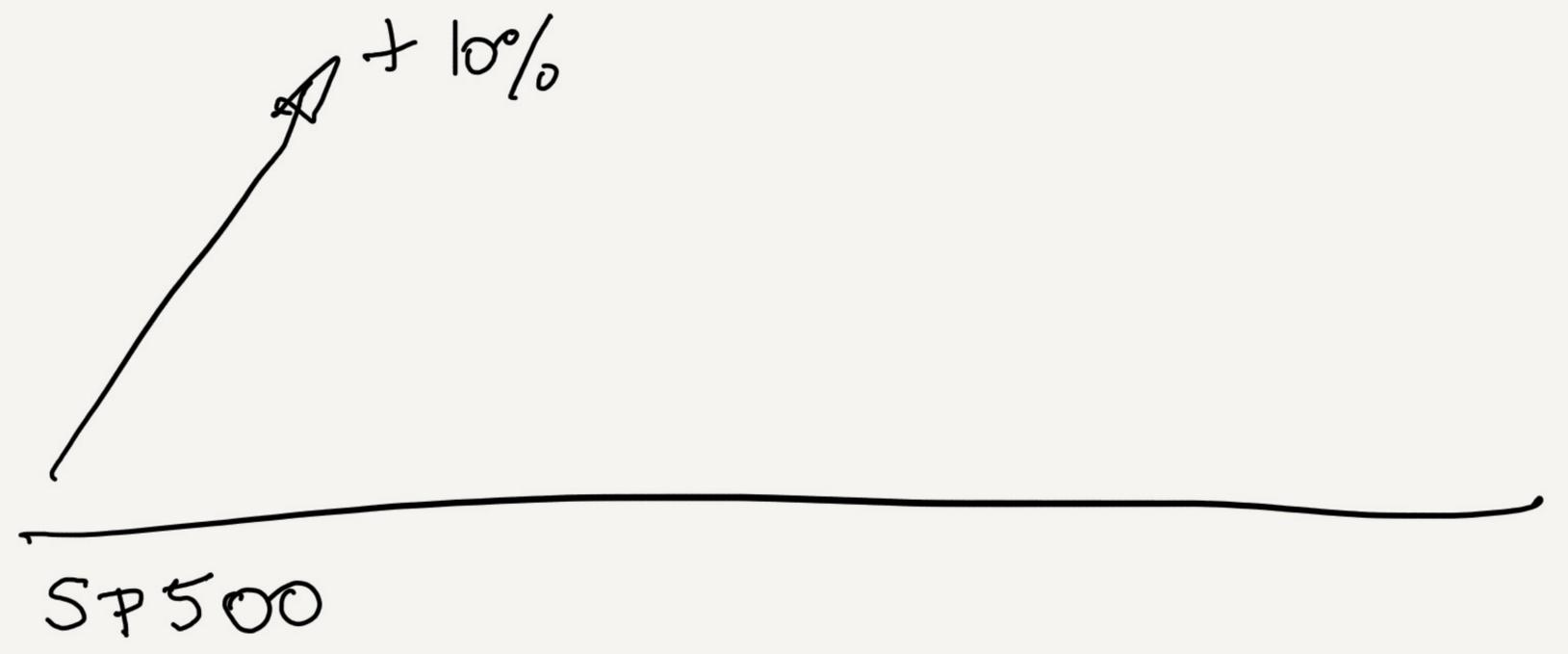
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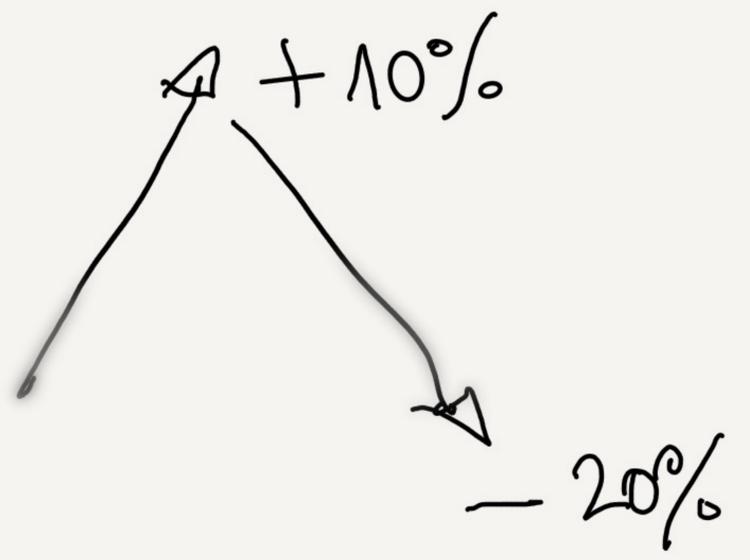
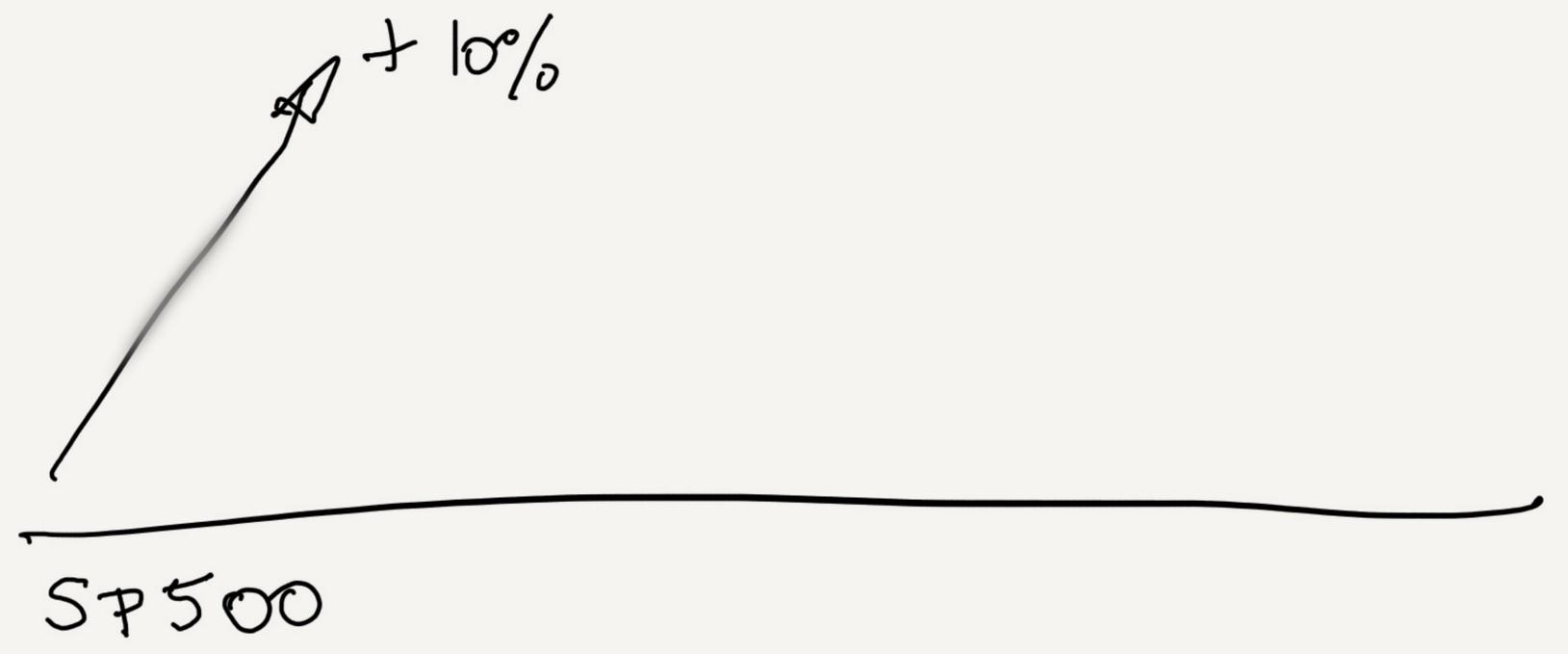
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$\uparrow + 10\%$

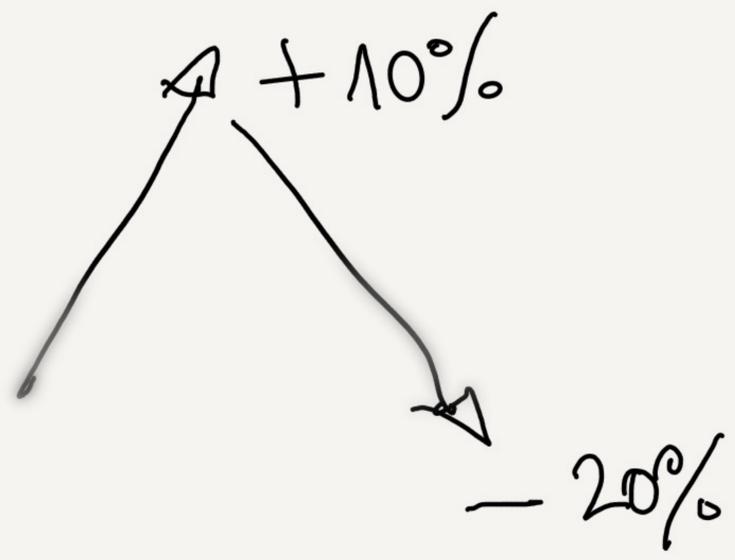
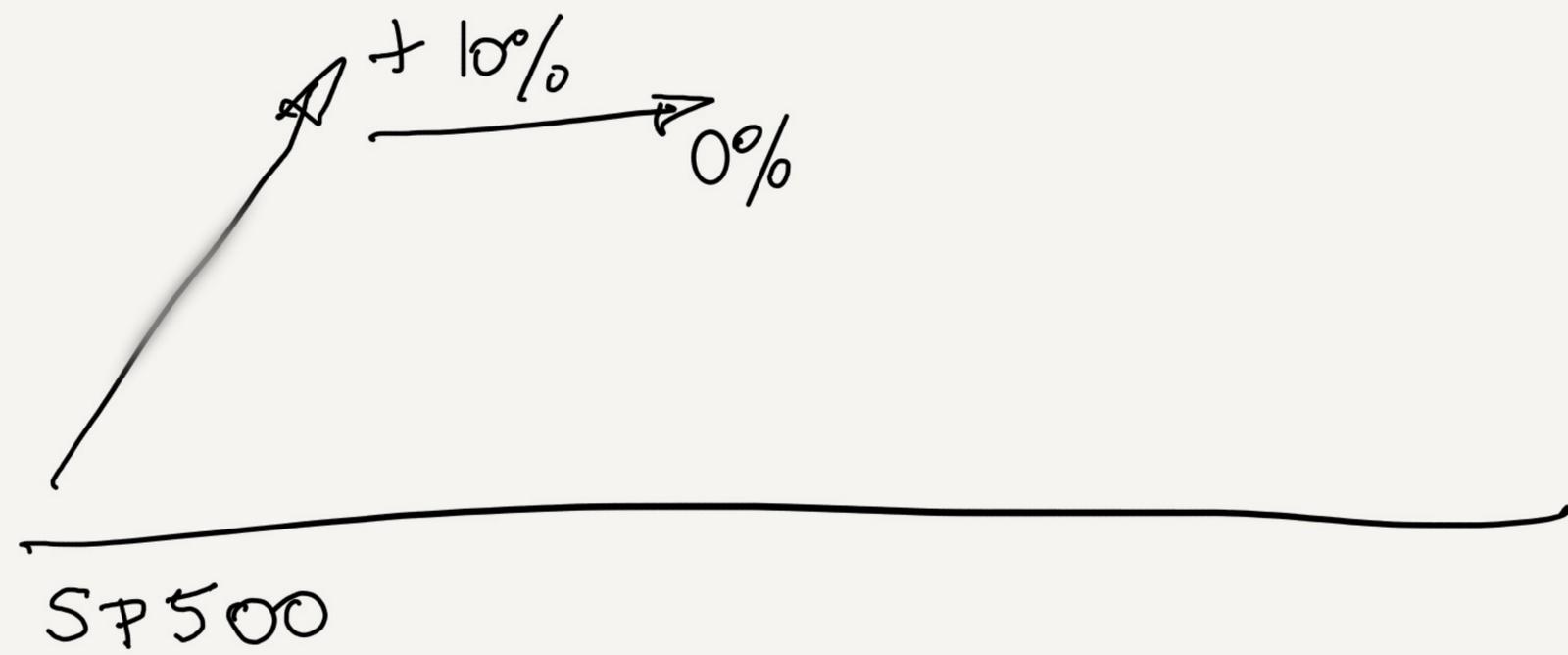
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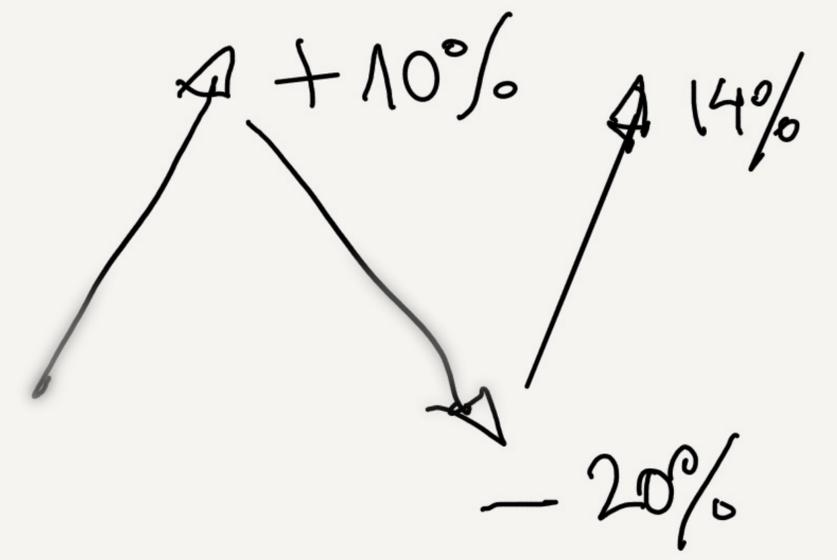
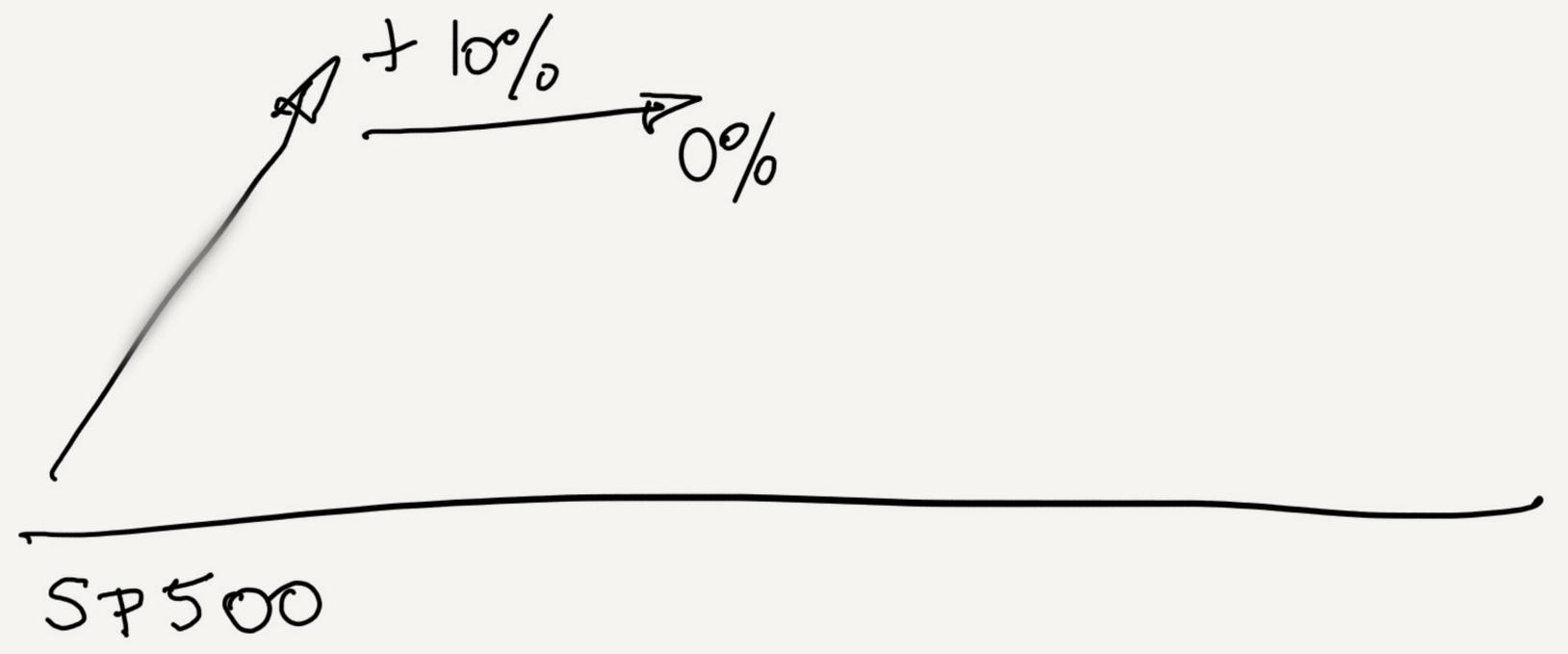
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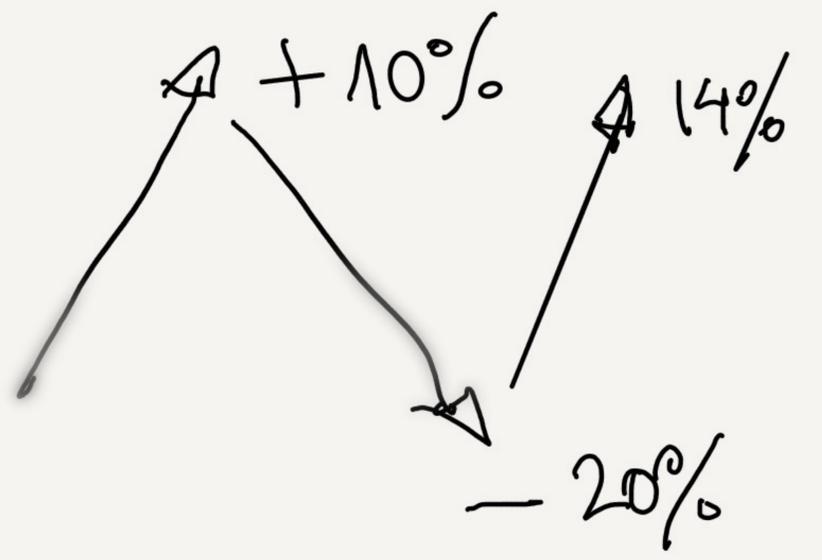
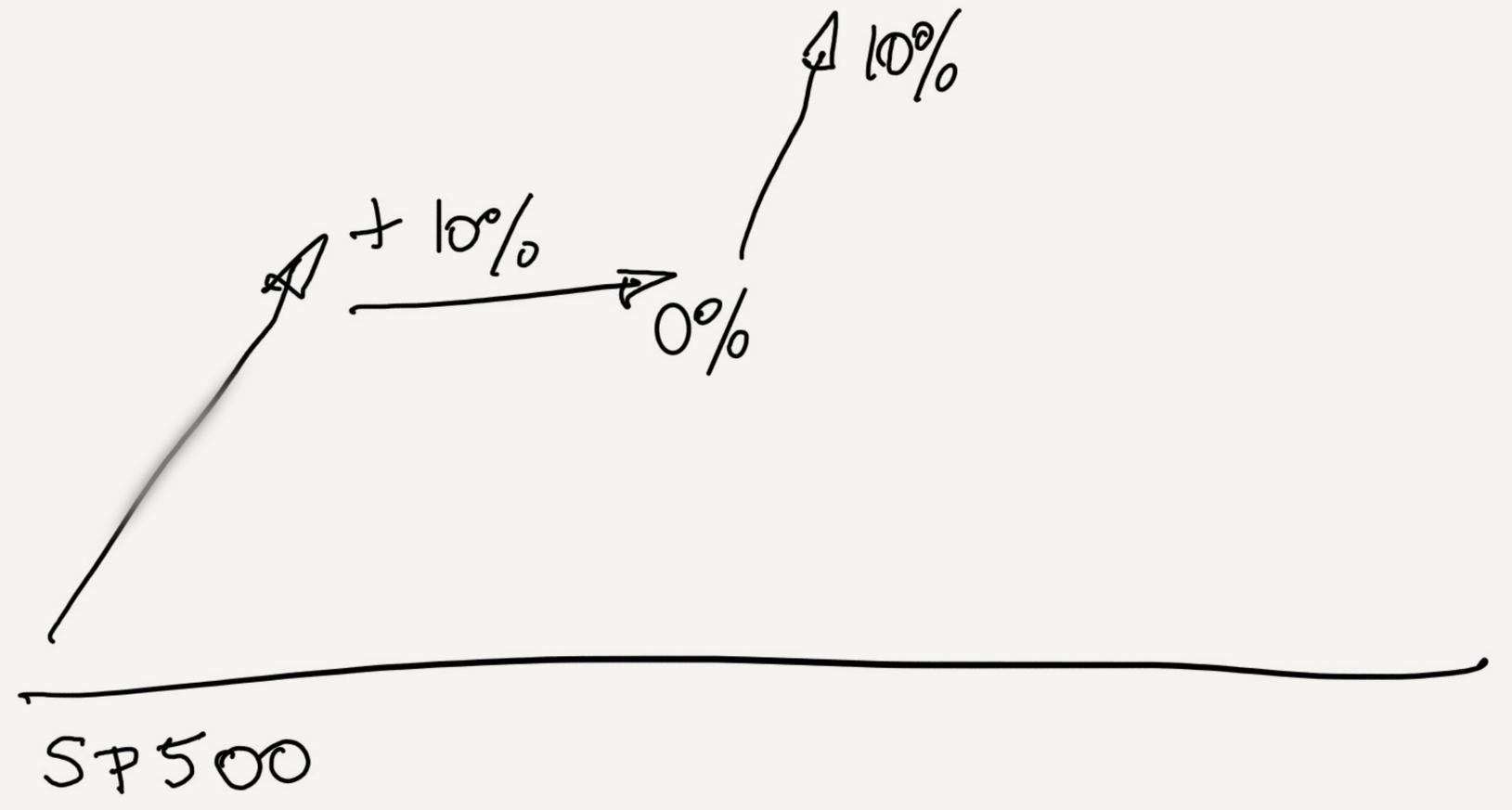
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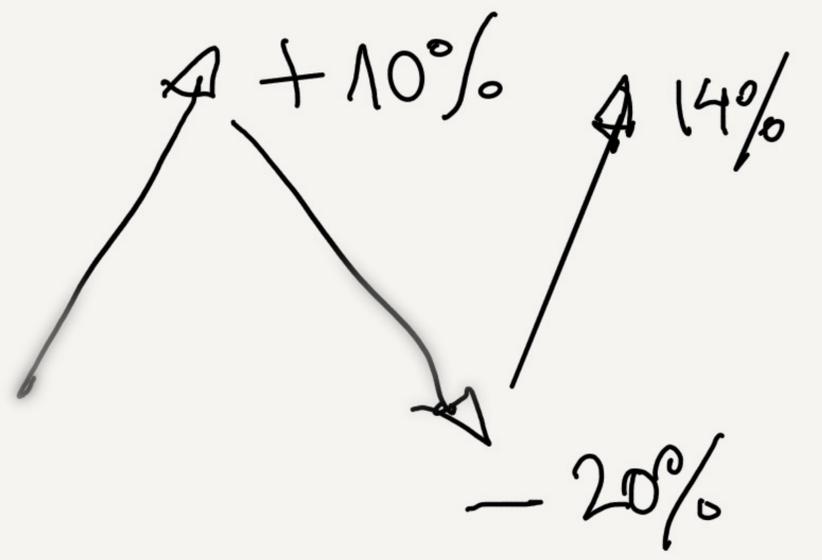
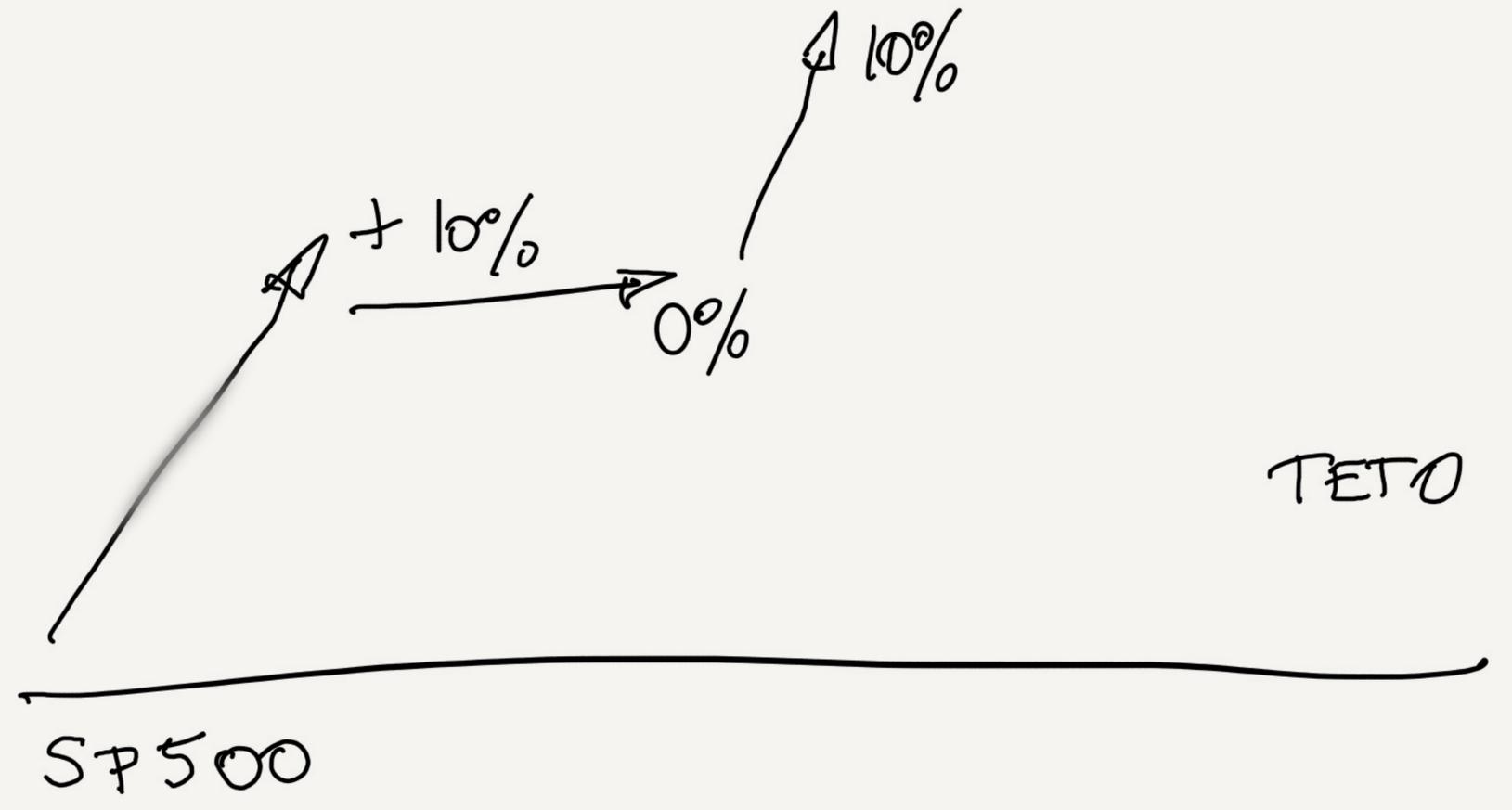
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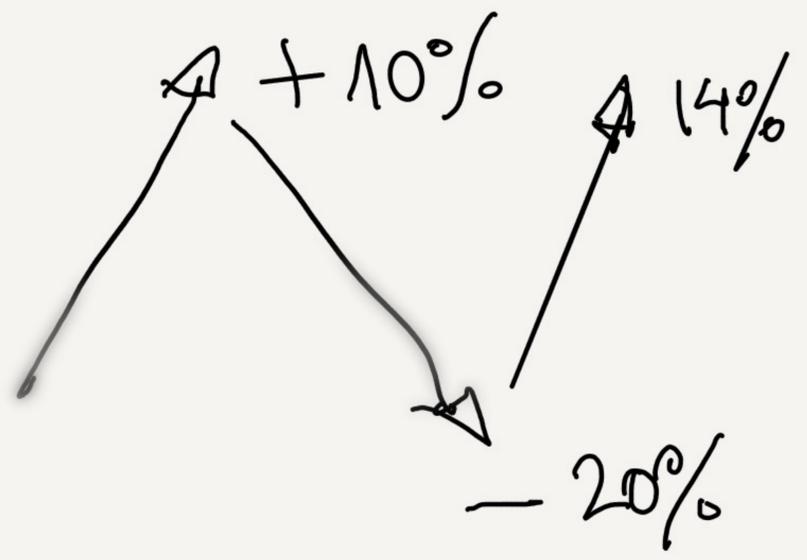
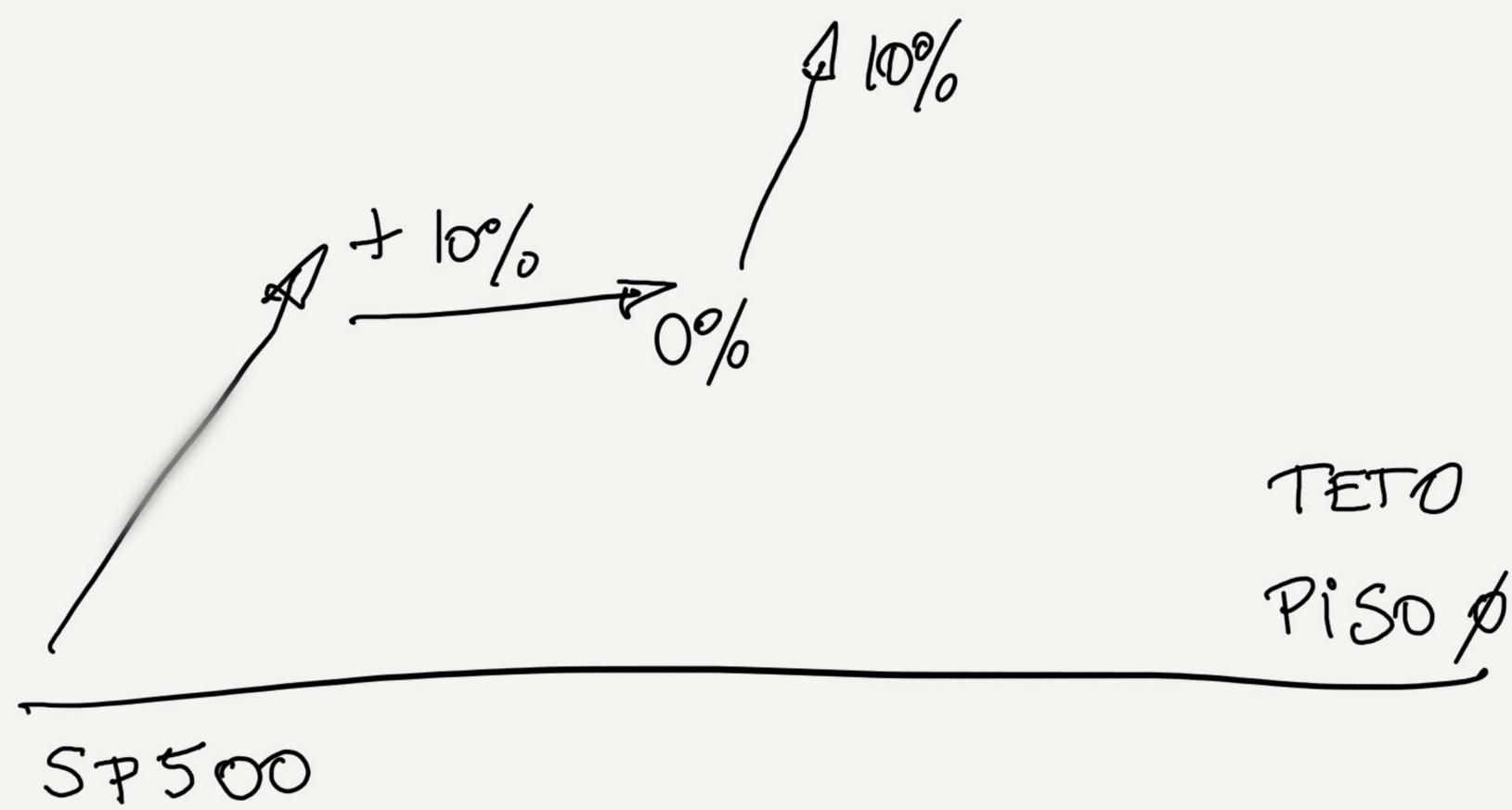
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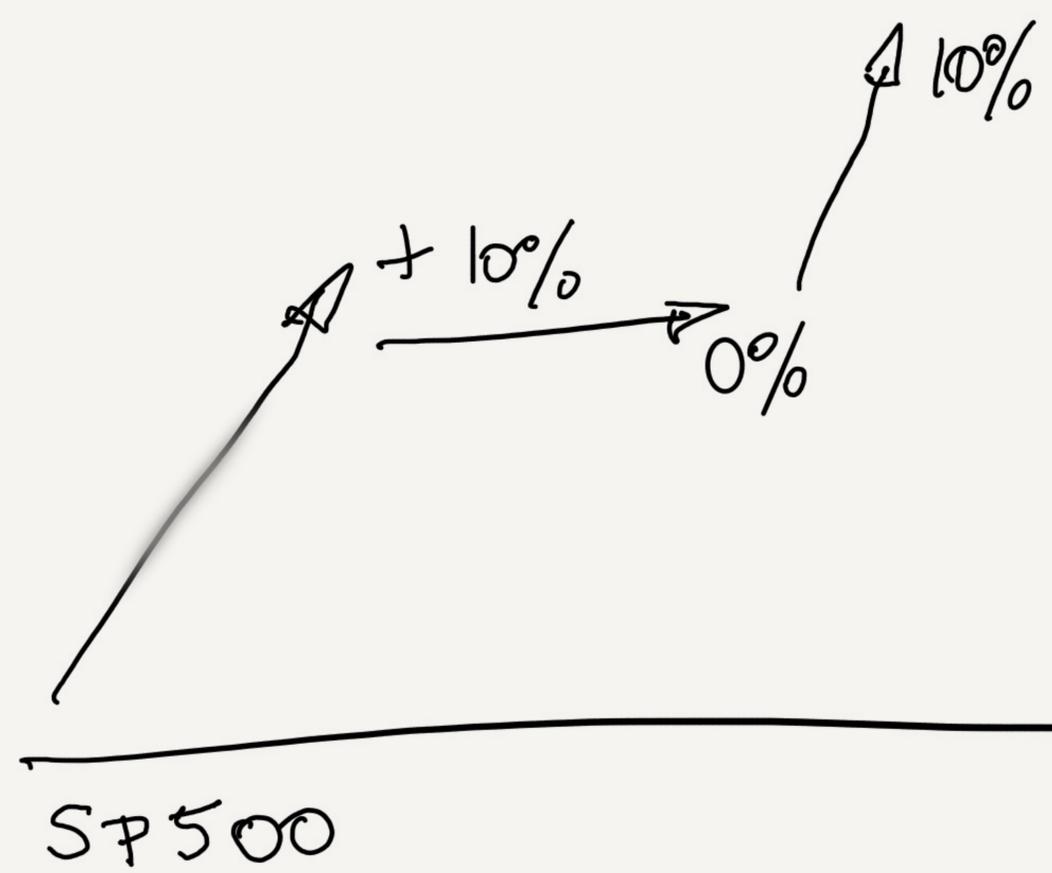
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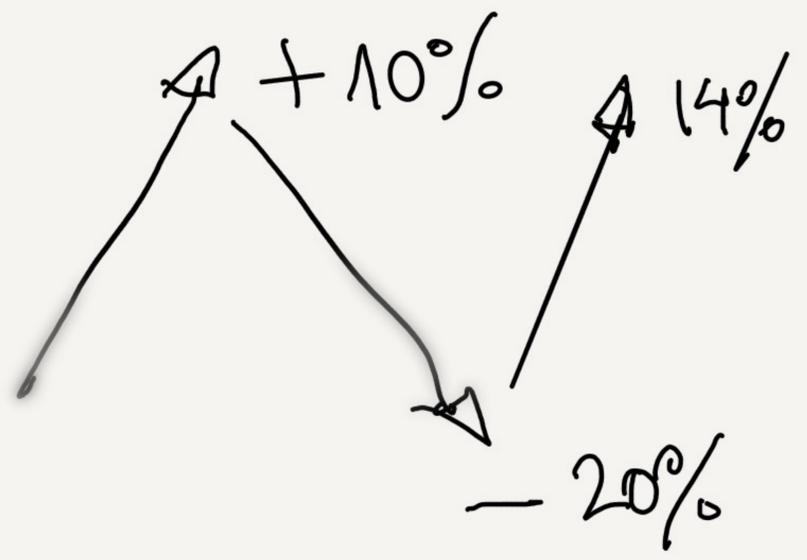
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CONTA INDEXADA

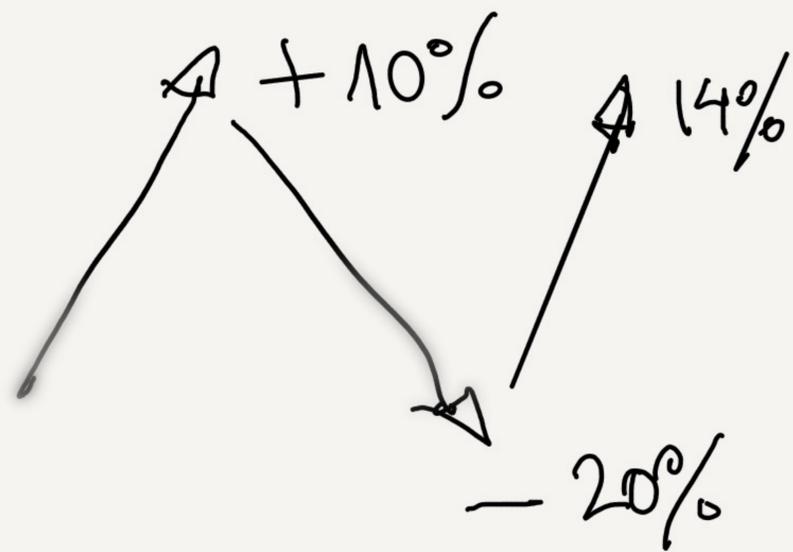
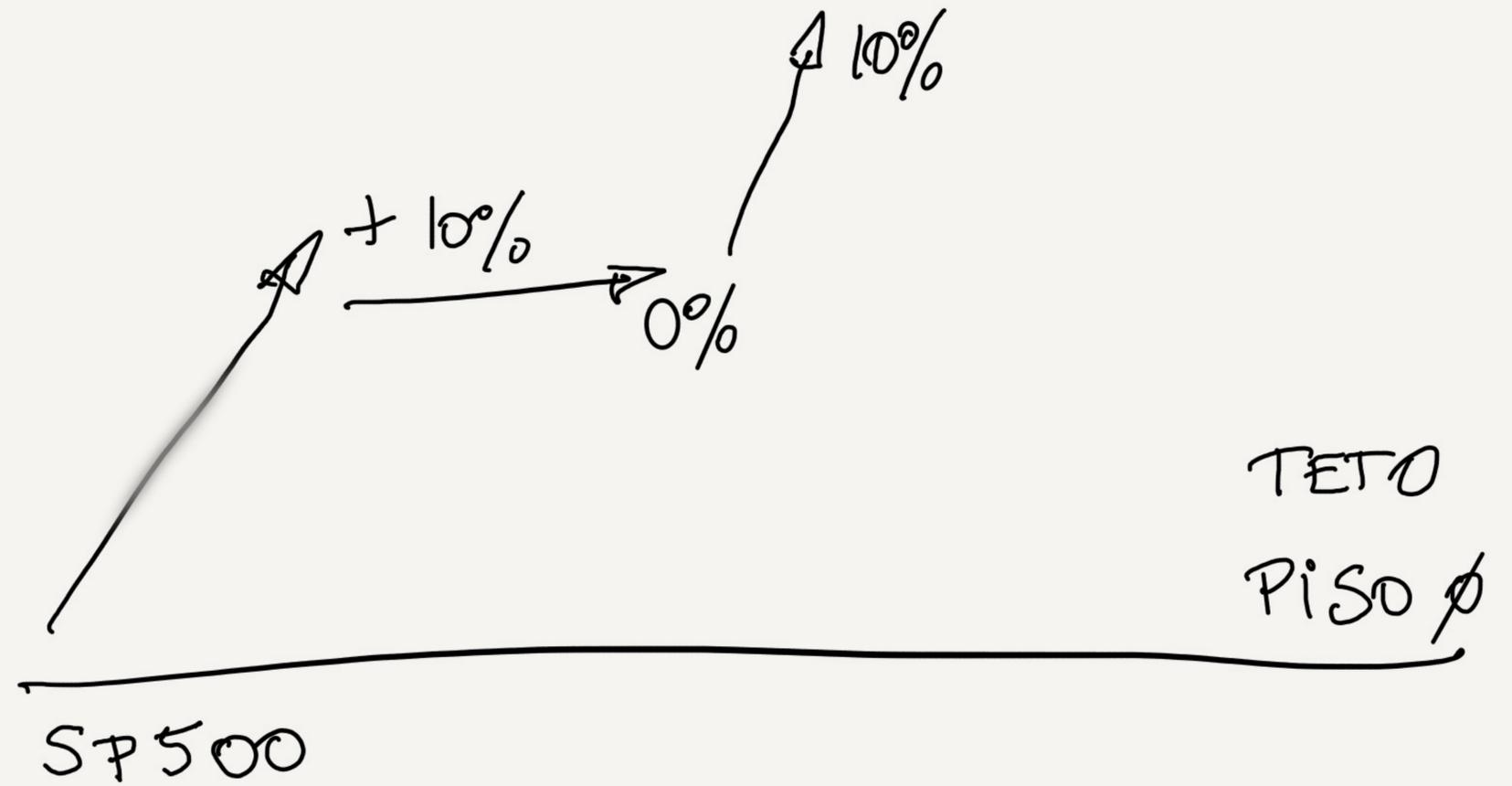


TETO
PISO \emptyset



FOCO NO
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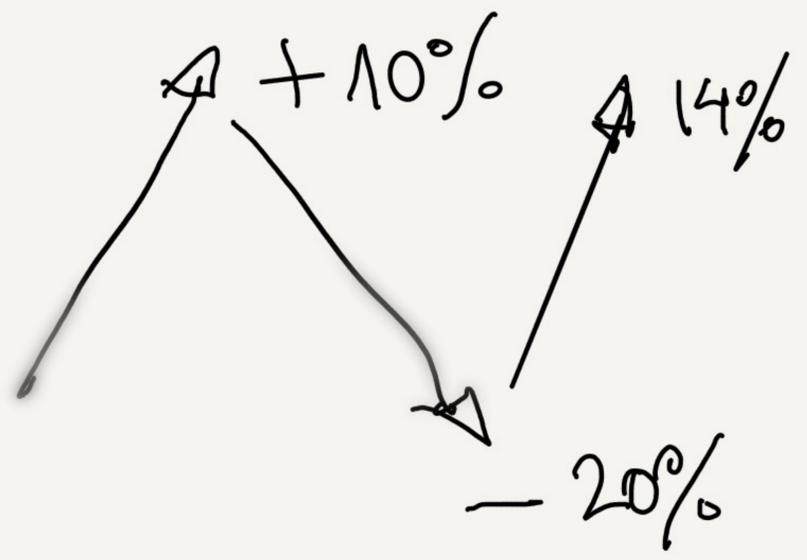
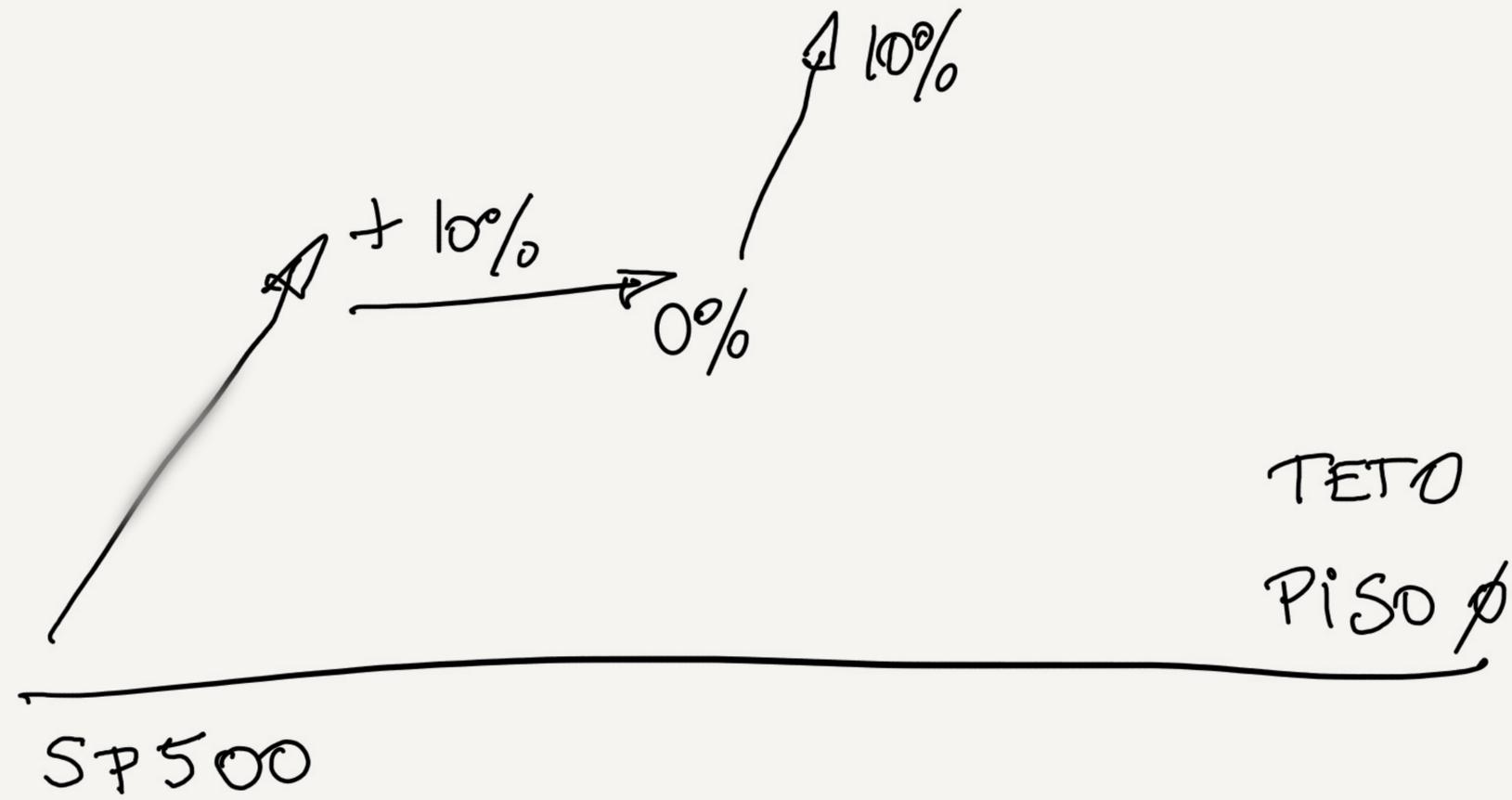
CONTA
INDEXADA



FOCO NO
LONGO PRAZO

CARENCIA

CONTA
INDEXADA

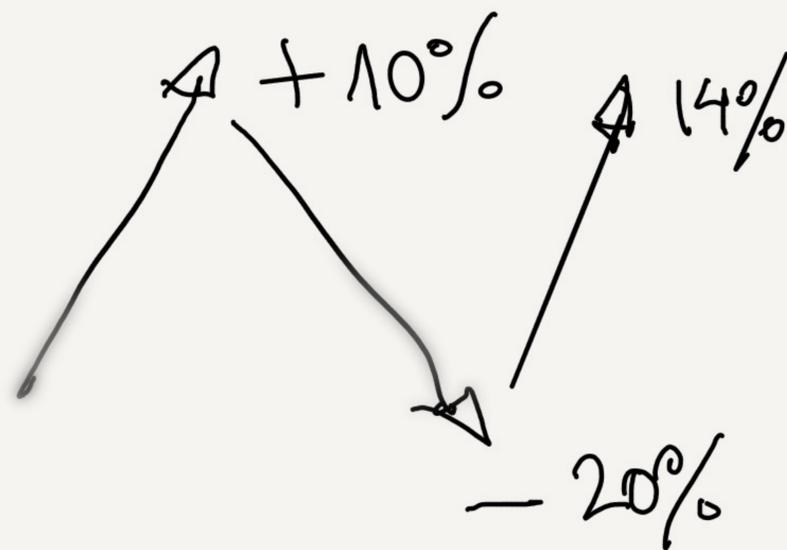
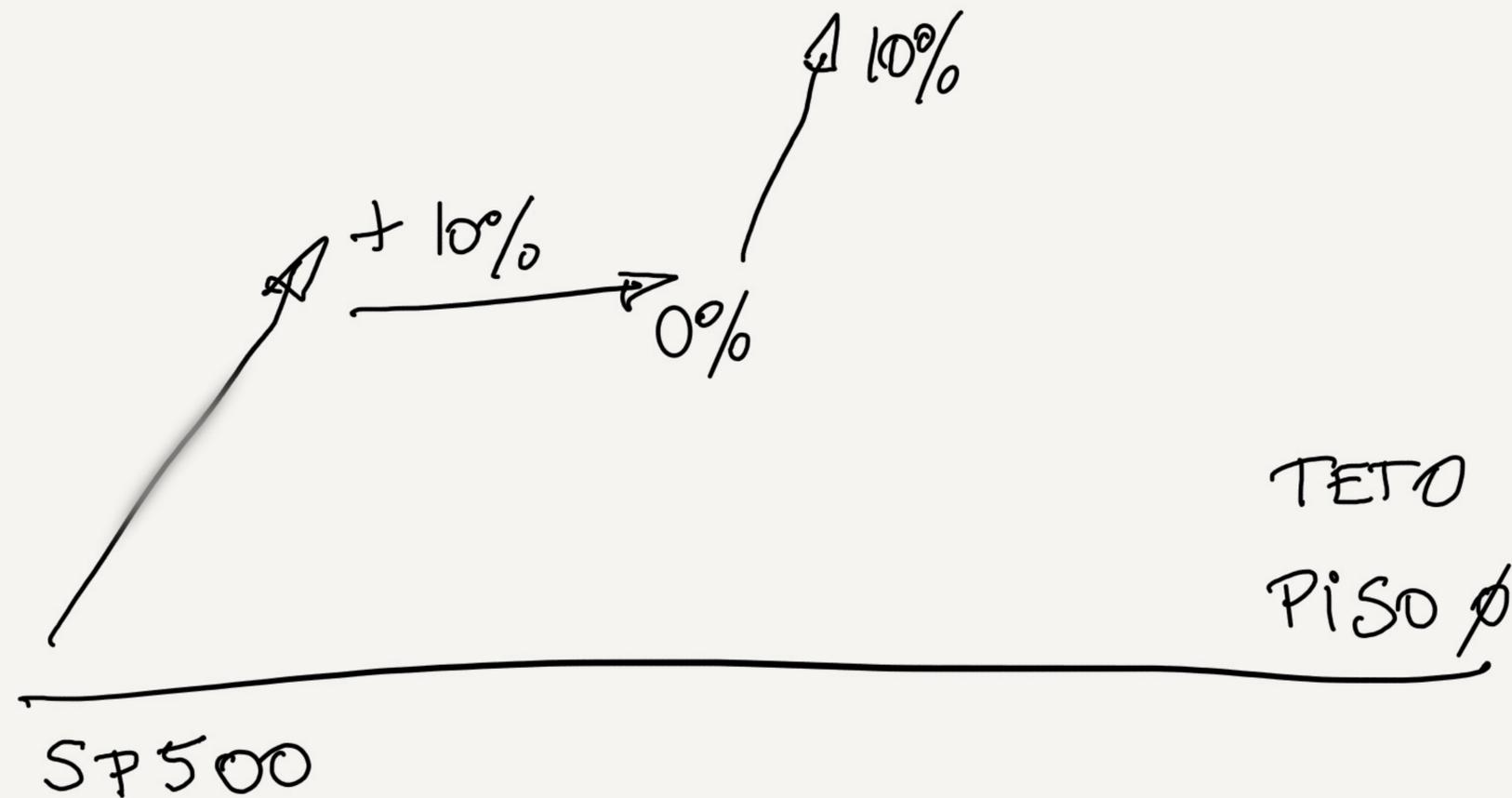


FOCO NO
LONGO PRAZO

CARENCIA

1 - ϕ

CONTA
INDEXADA



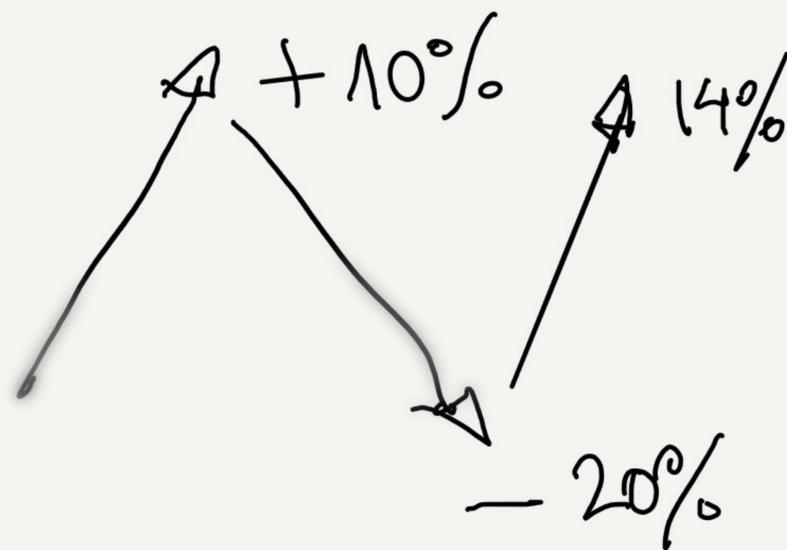
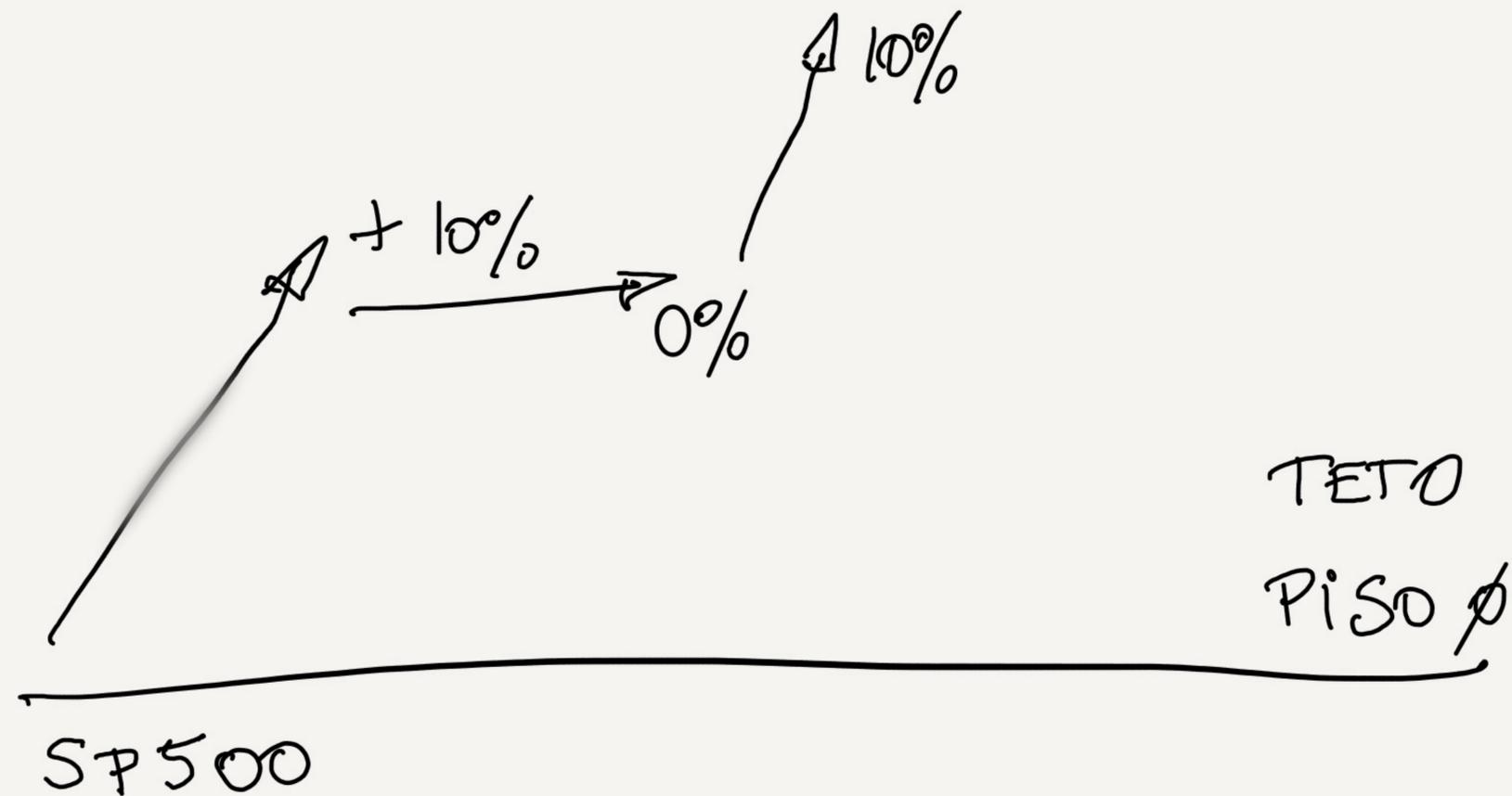
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CARENCIA

1 - \emptyset

2 - 40%

CONTA
INDEXADA

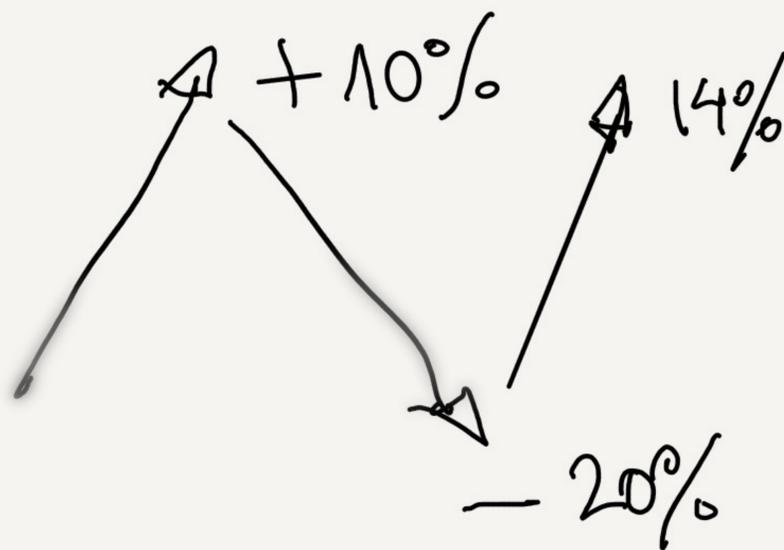
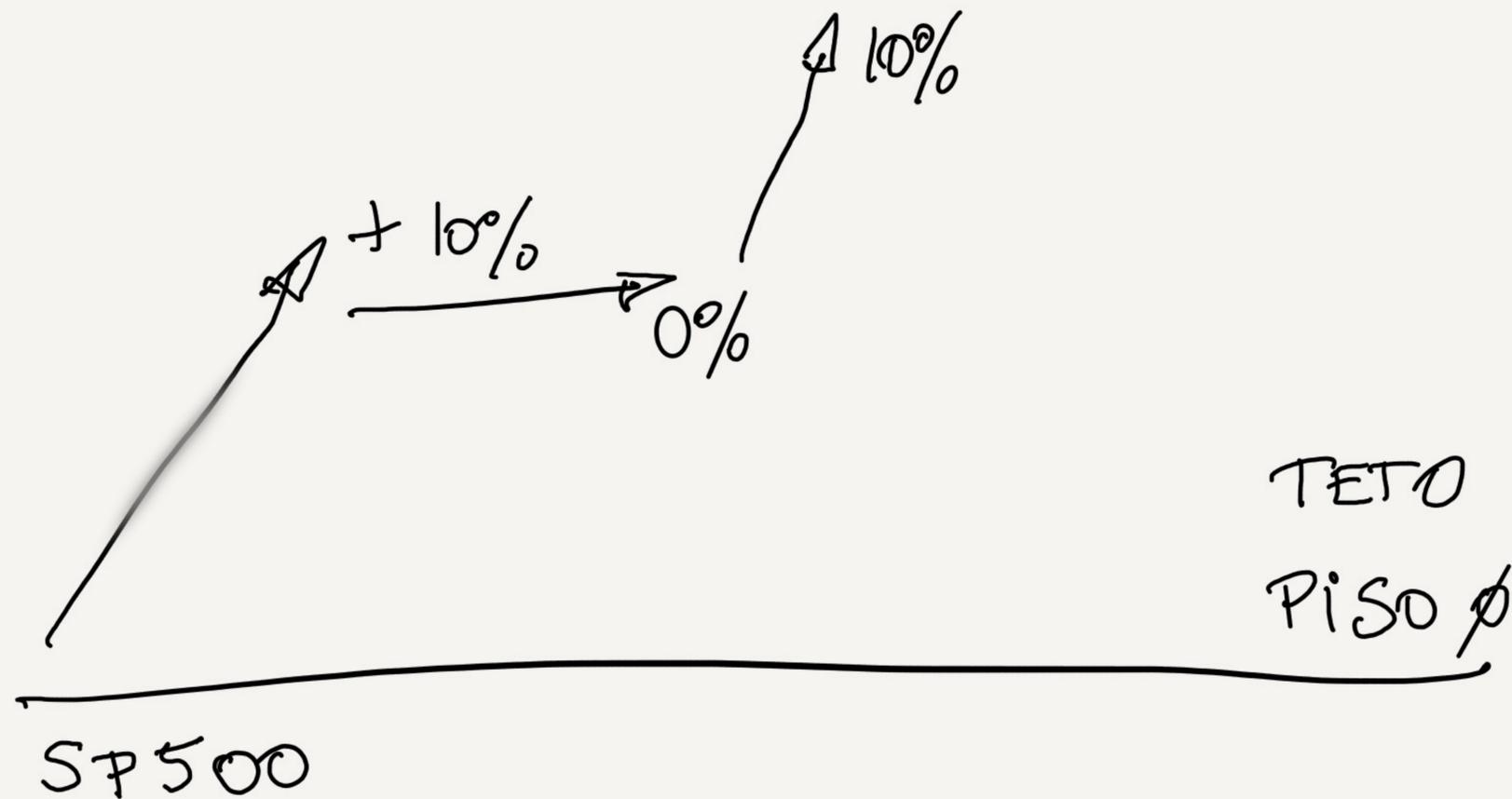


FOCO NO
LONGO PRAZO

CARENCIA

- 1 - \emptyset
- 2 - 40%
- 3 - 50%

CONTA
INDEXADA

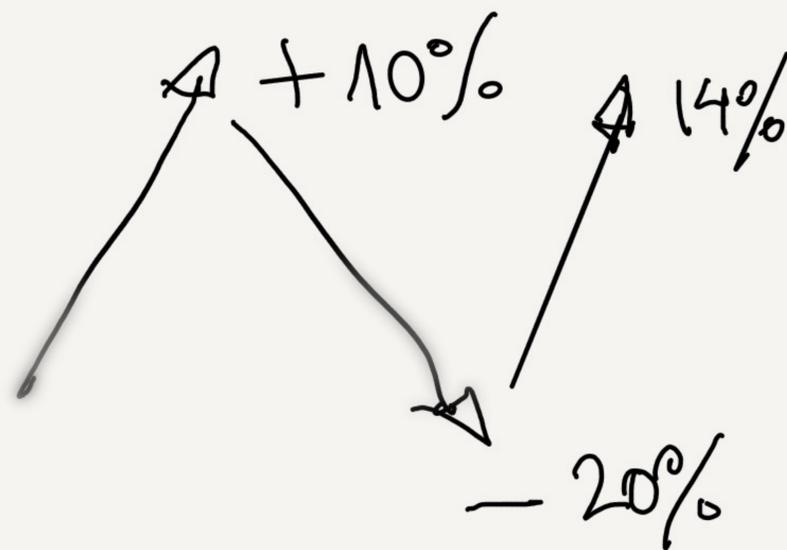
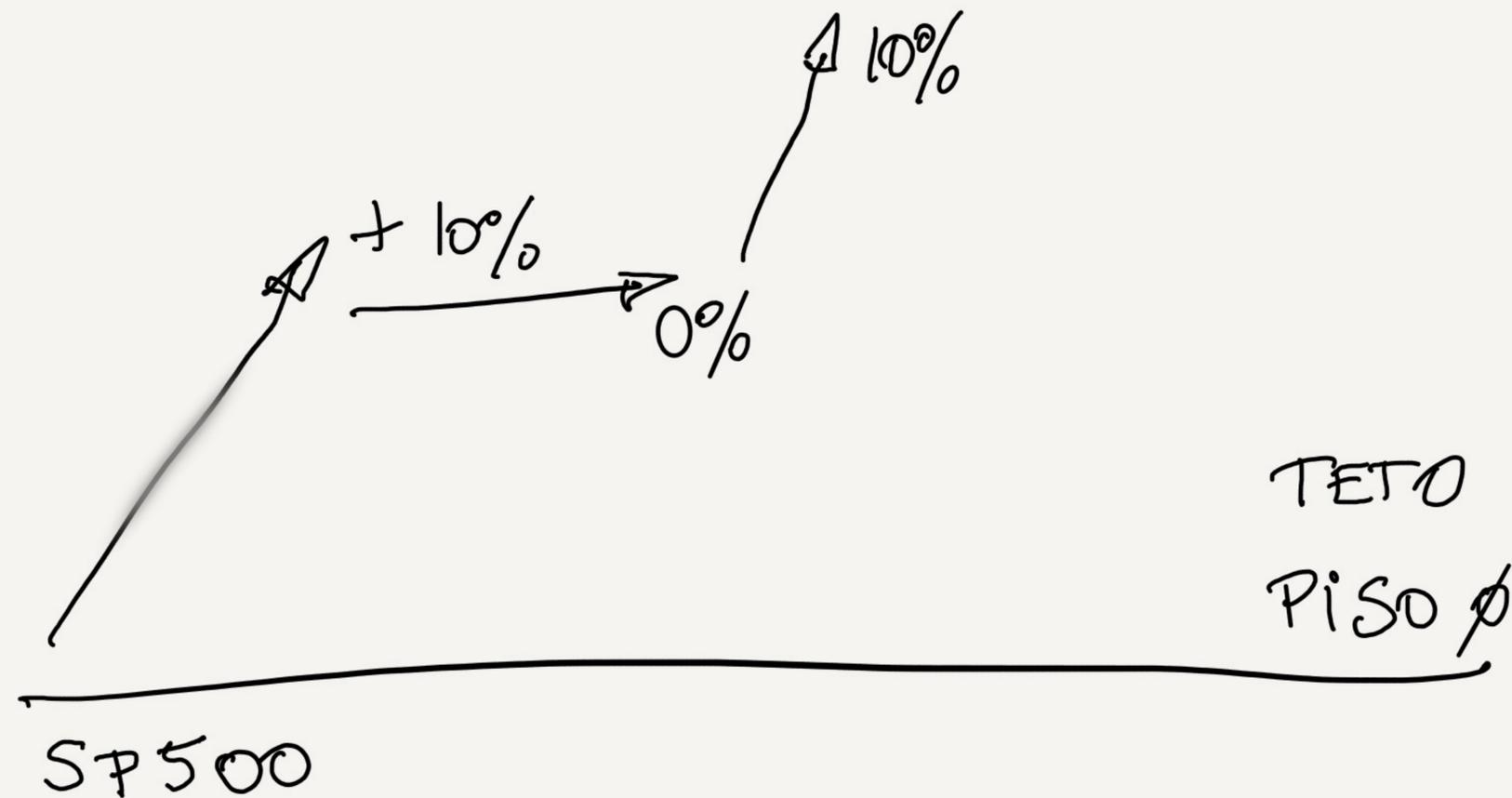


FOCO NO LONGO PRAZO

CARENCIA

- 1 - \emptyset
- 2 - 40%
- 3 - 50%
- 4 - 60%

CONTA
INDEXADA



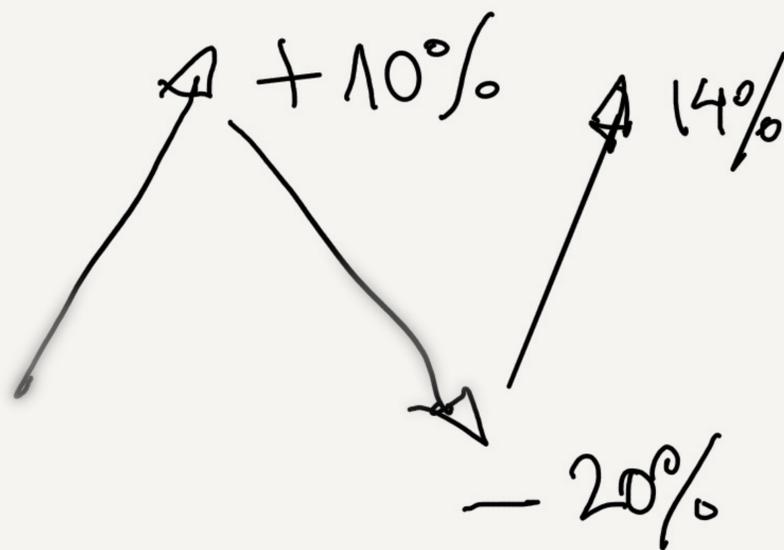
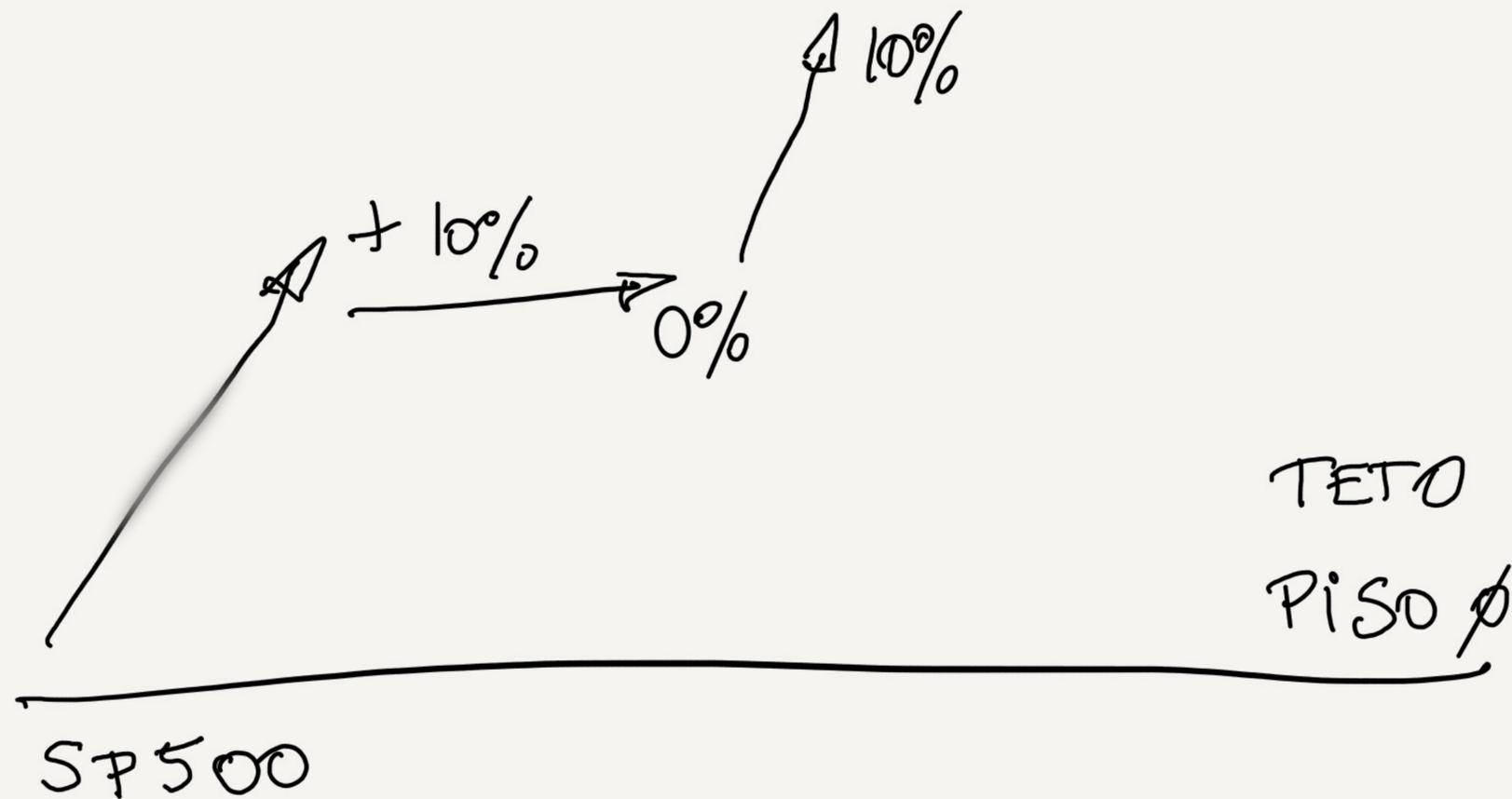
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CARENCIA

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- 2 - 40%
- 3 - 50%
- 4 - 60%

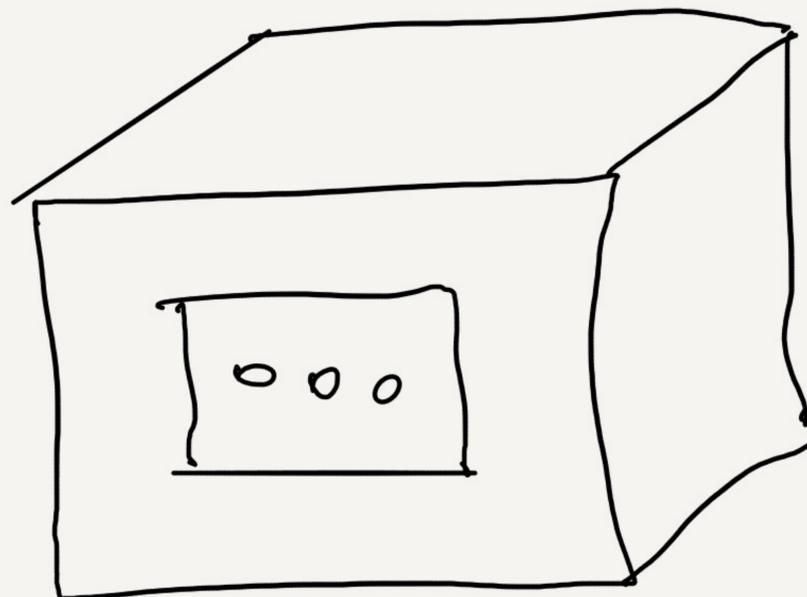
+10 - 100%

CONTA INDEXADA

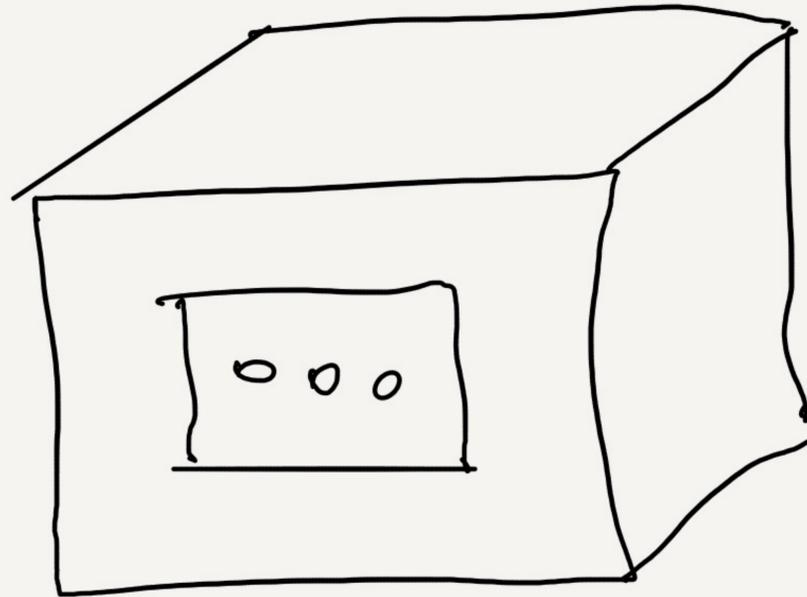


ESTRUTURA
LIVRE DE IMPOSTO / BLINDADA

ESTRUTURA
LIVRE DE IMPOSTO / BLINDADA

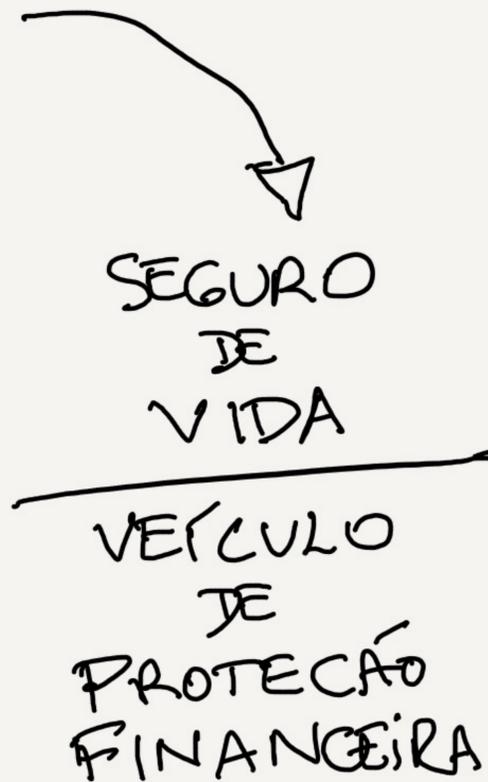
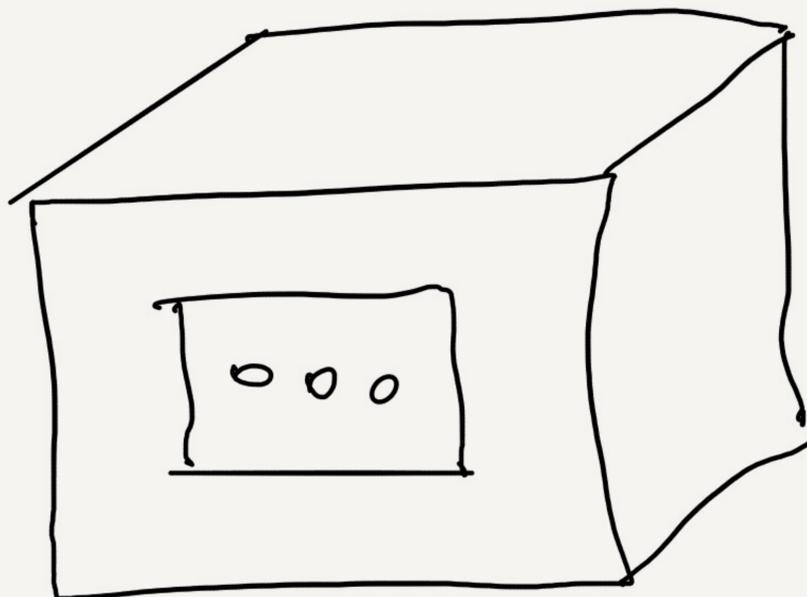


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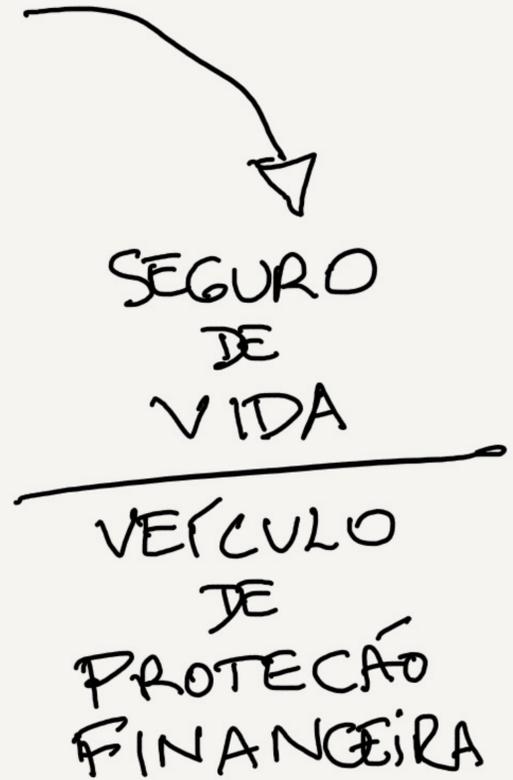
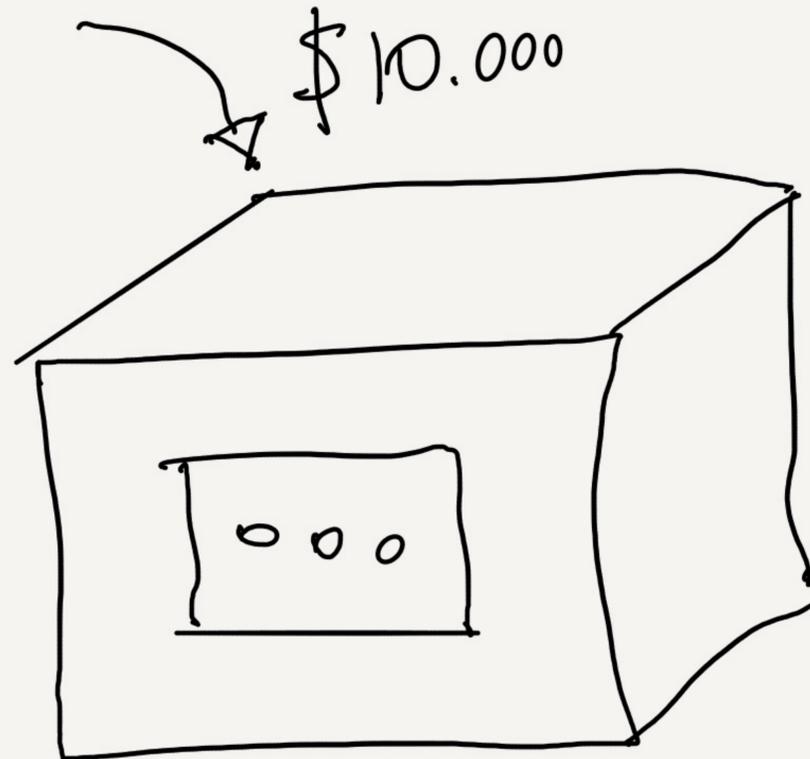


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DE
VIDA

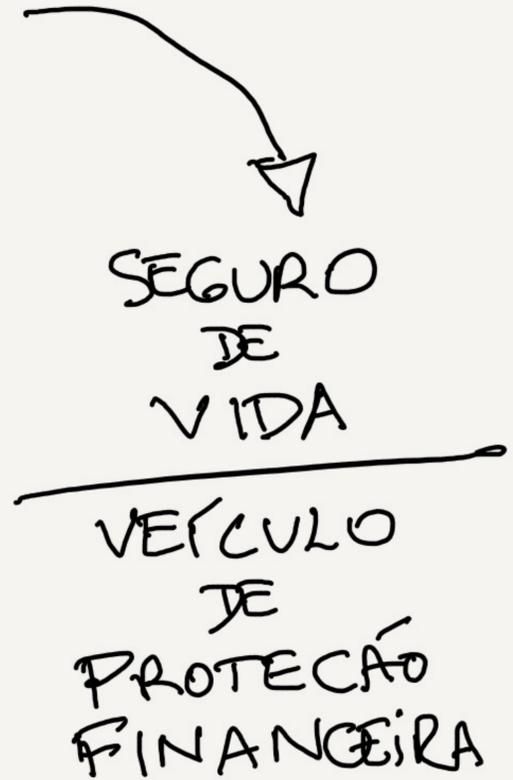
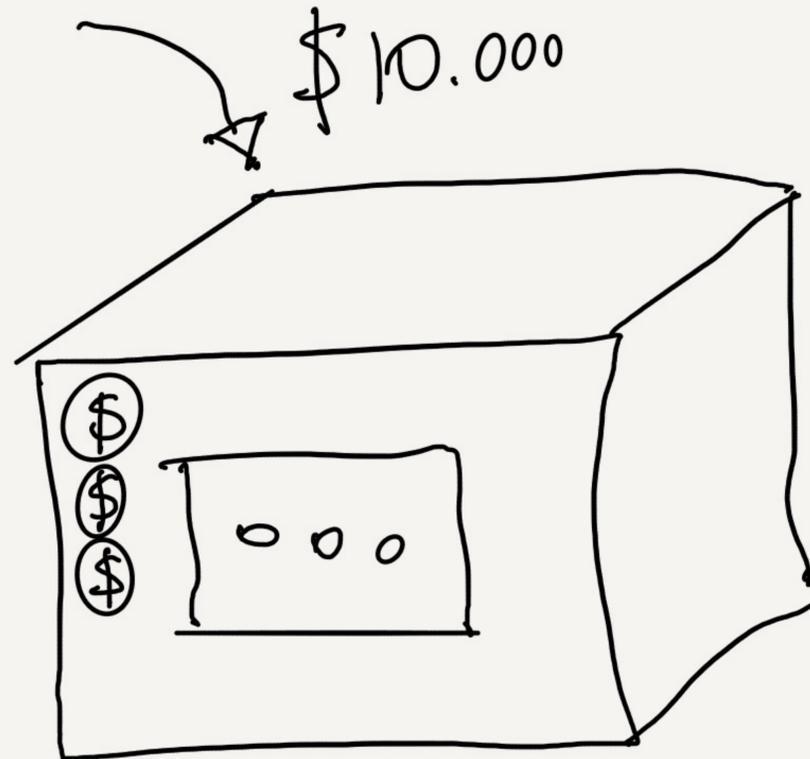
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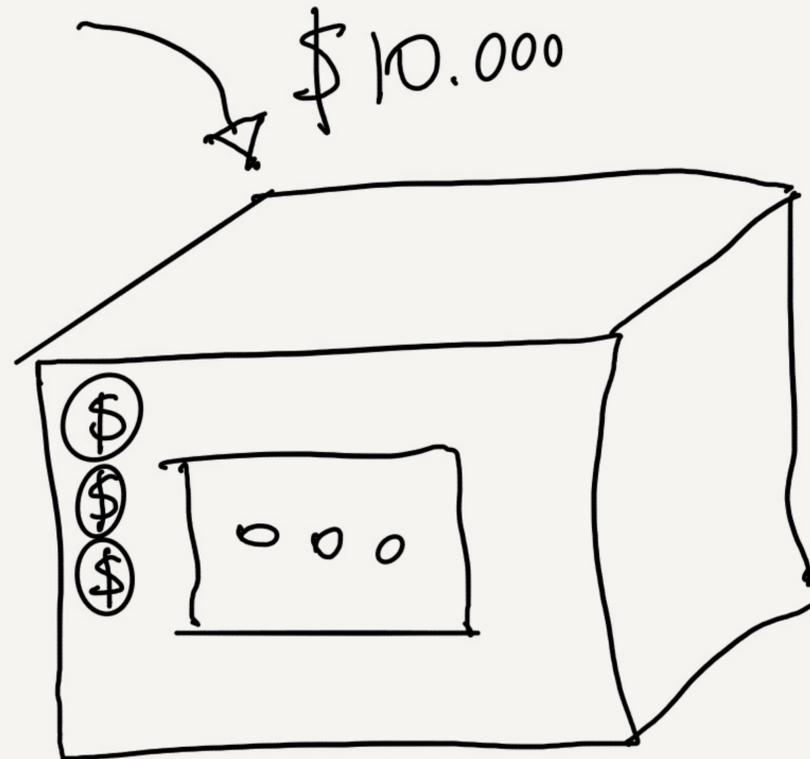
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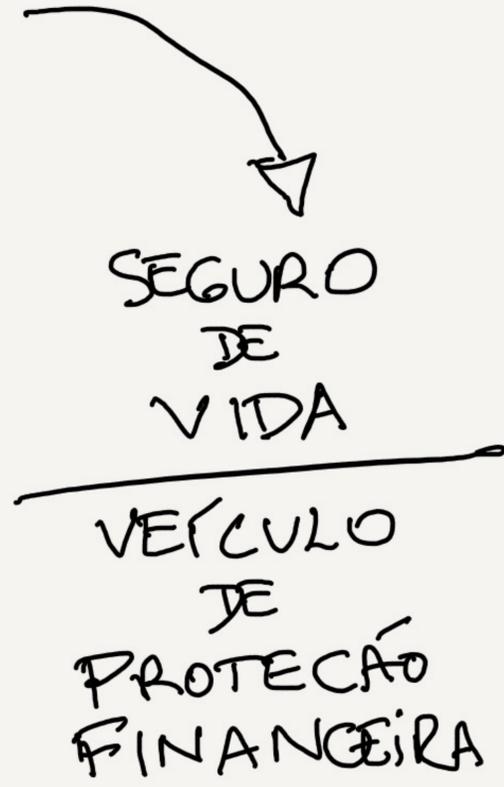
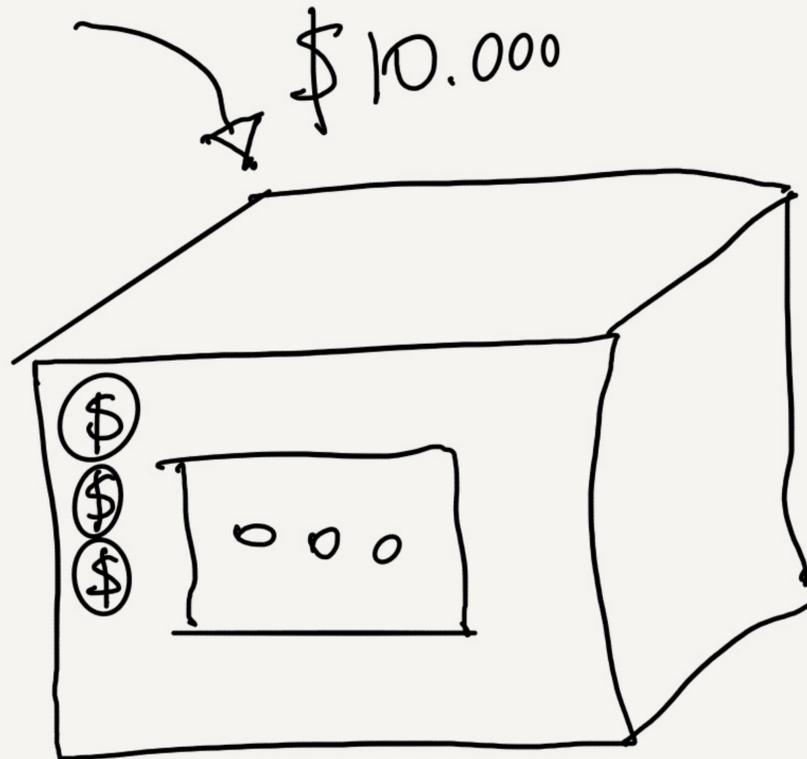
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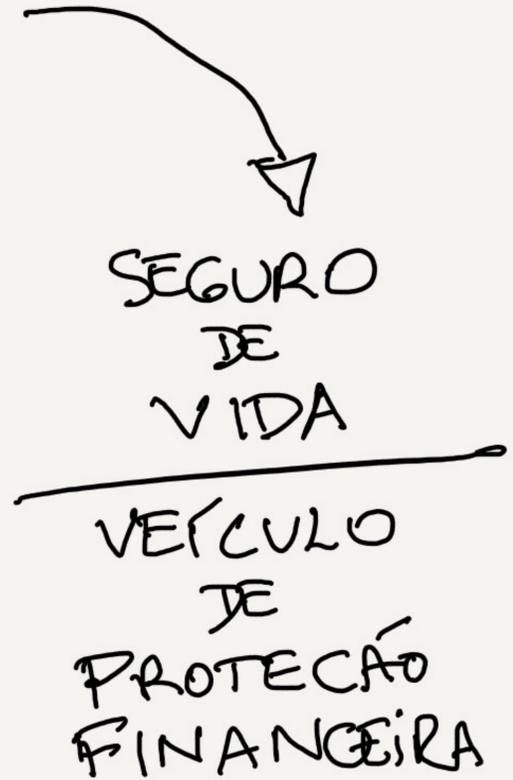
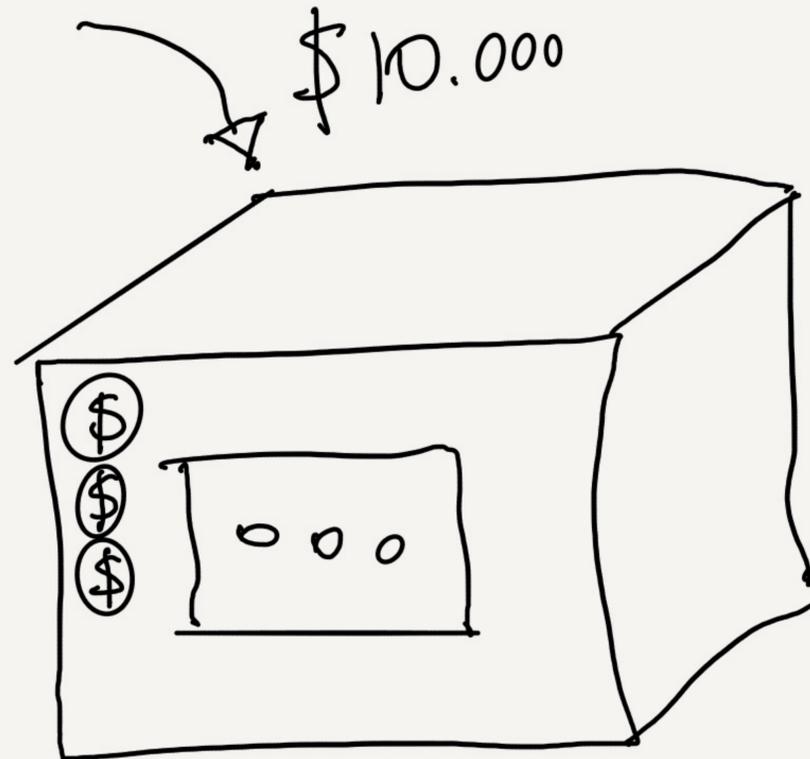
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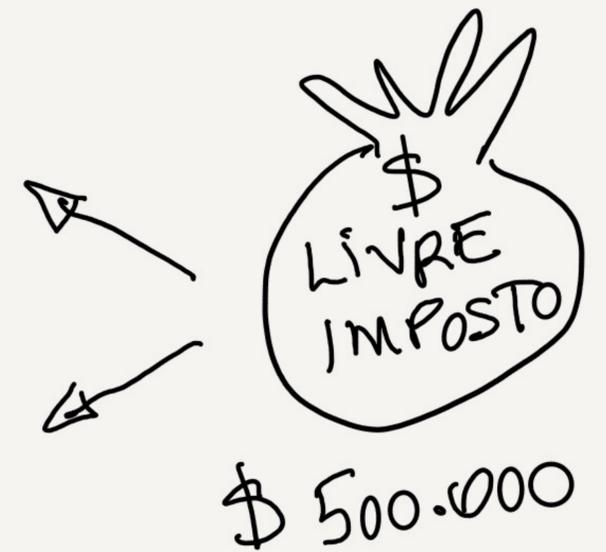
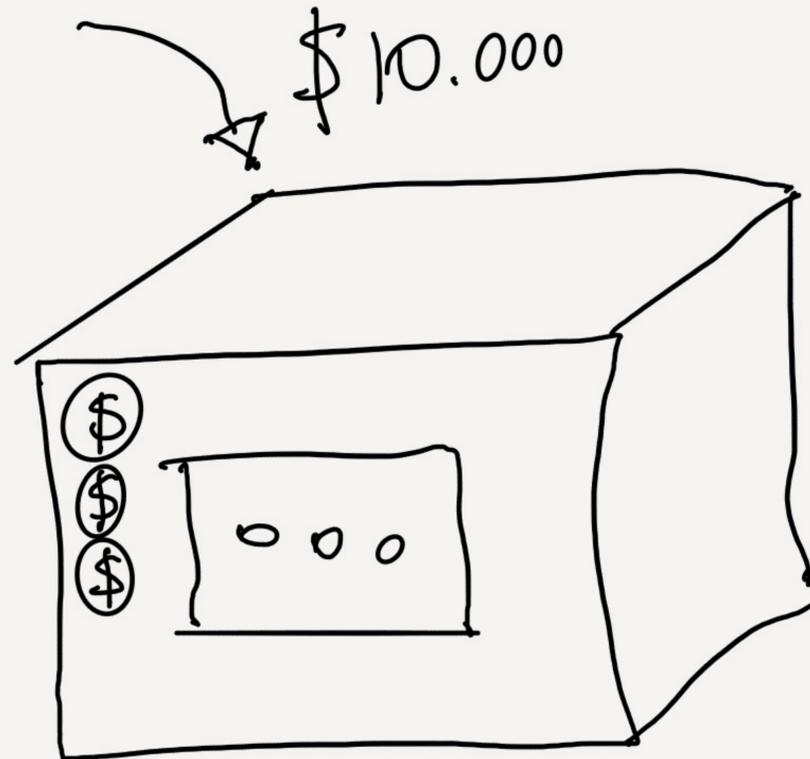
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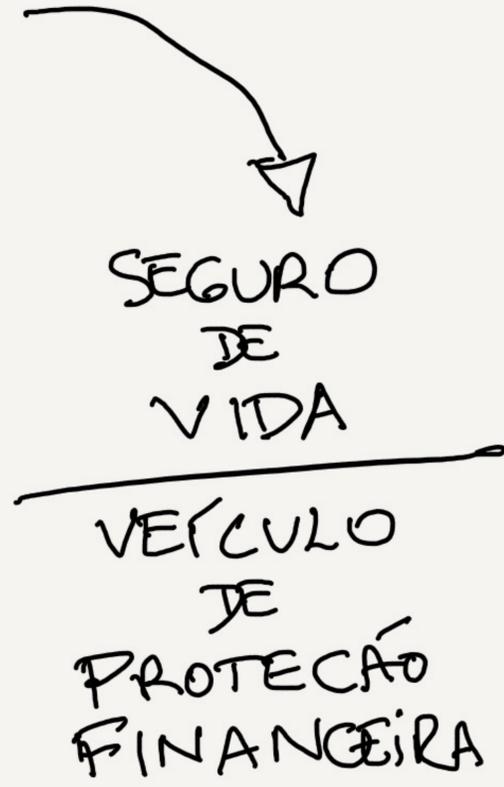
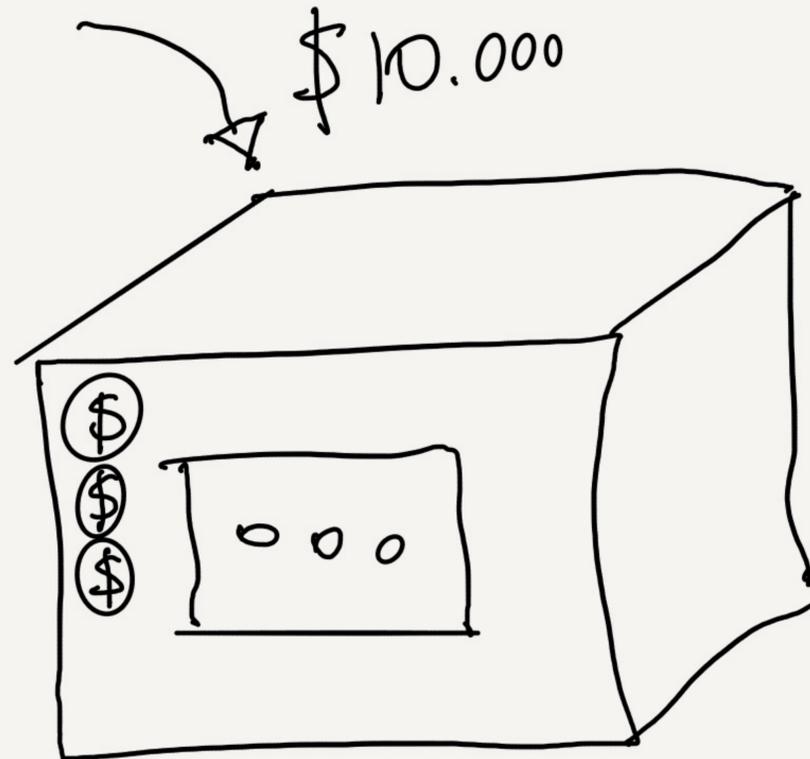
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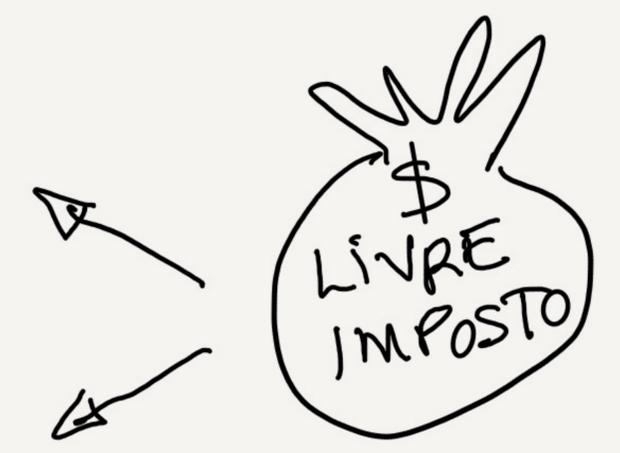
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ESTRUTURA LIVRE DE IMPOSTO / BLINDADA

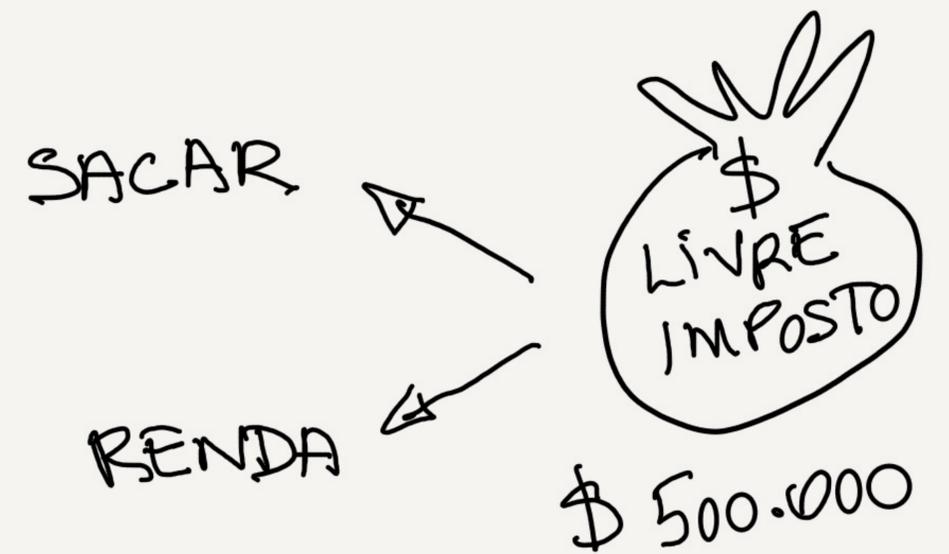
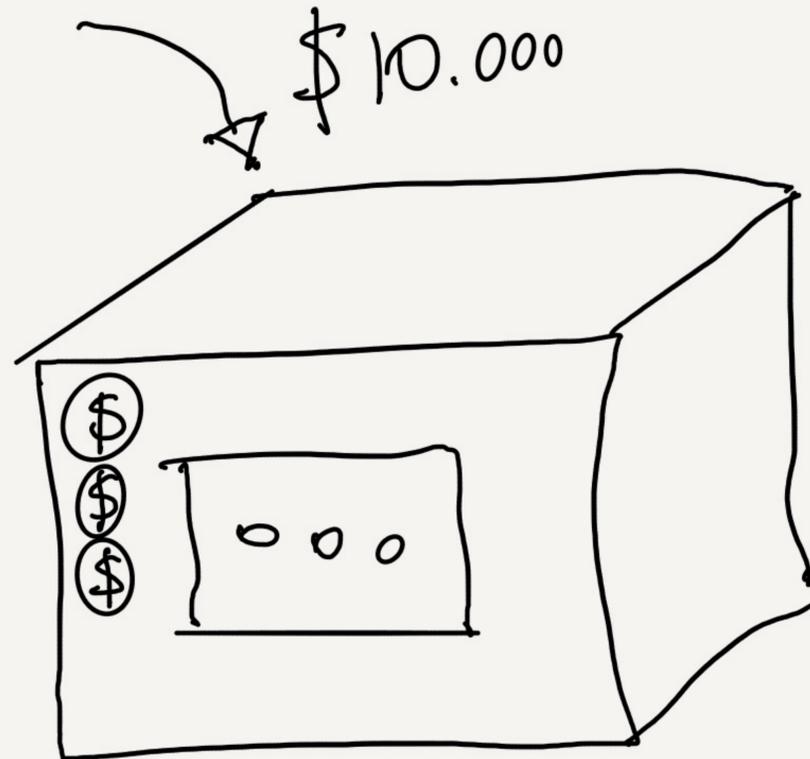


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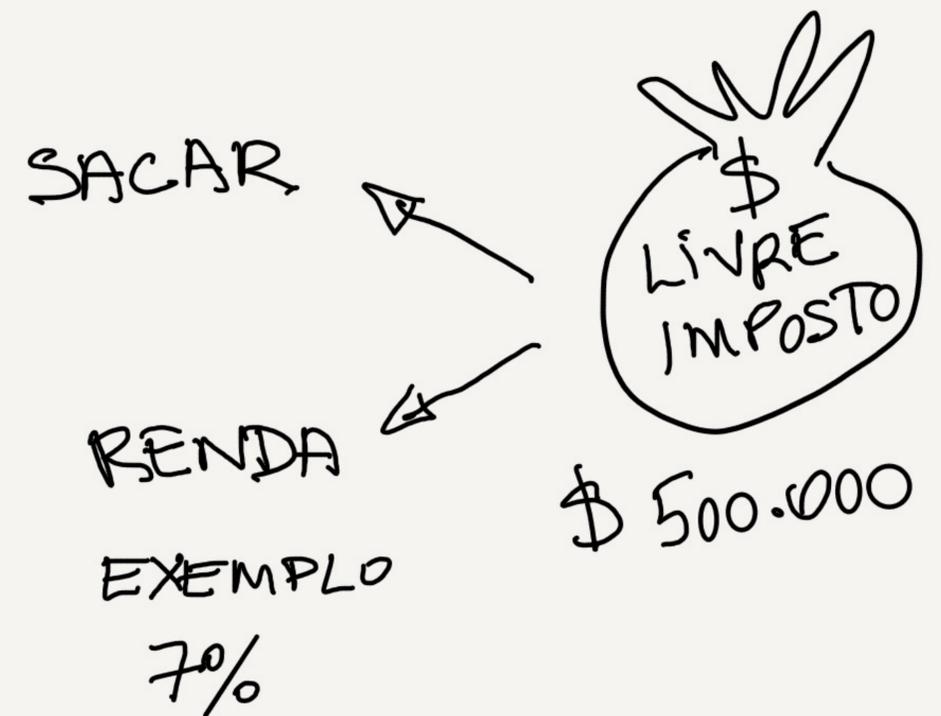
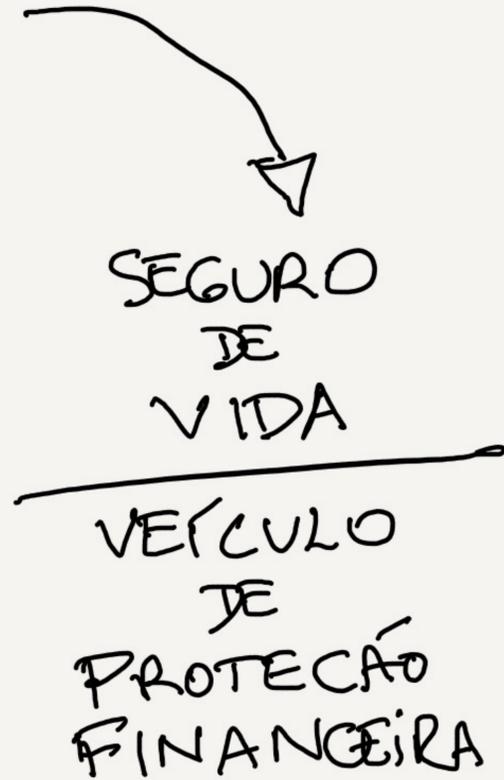
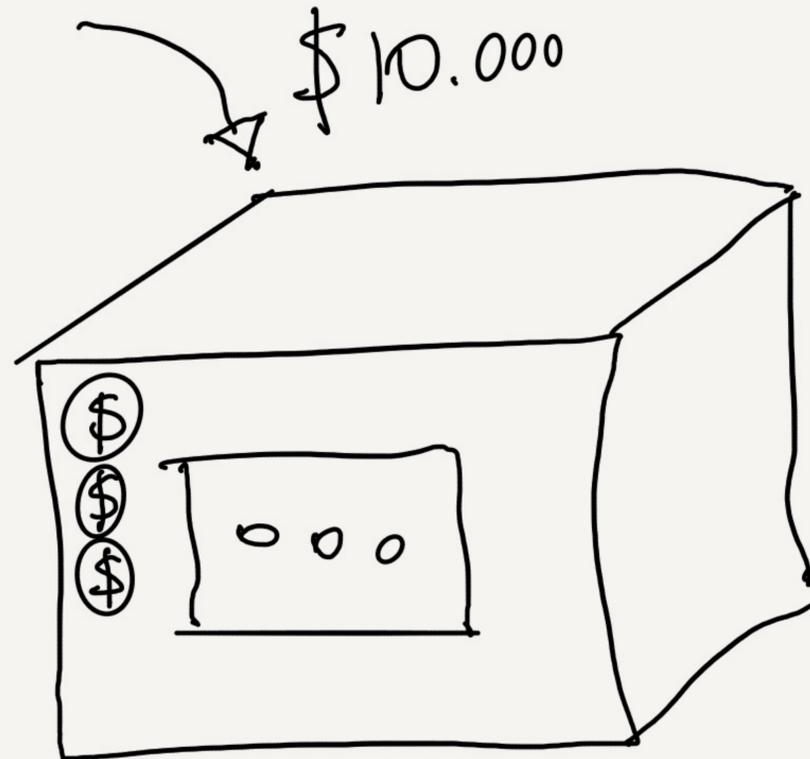


\$ 500.000

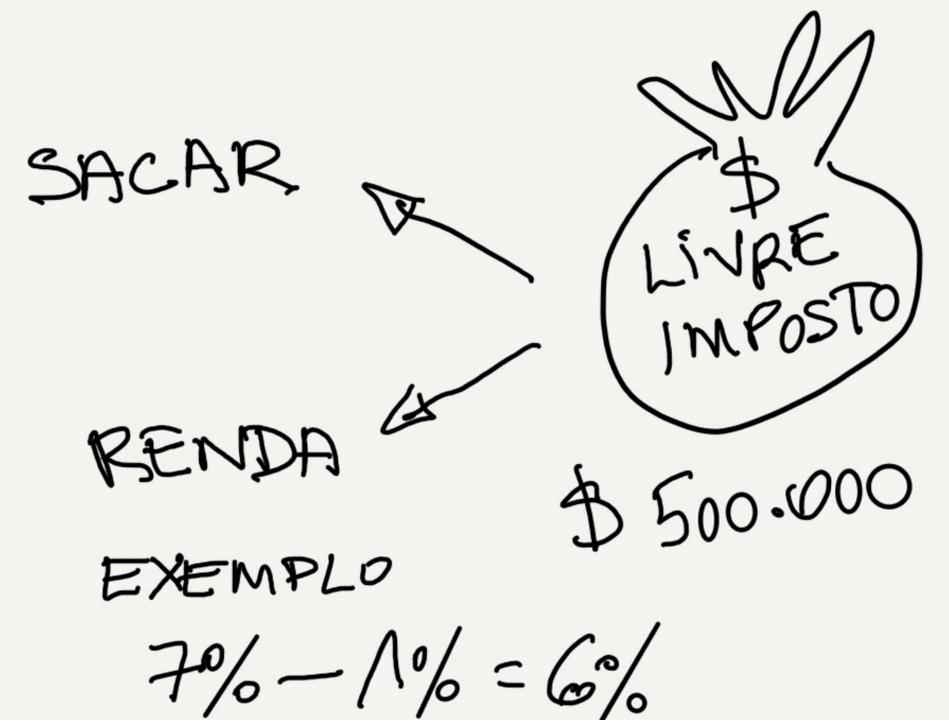
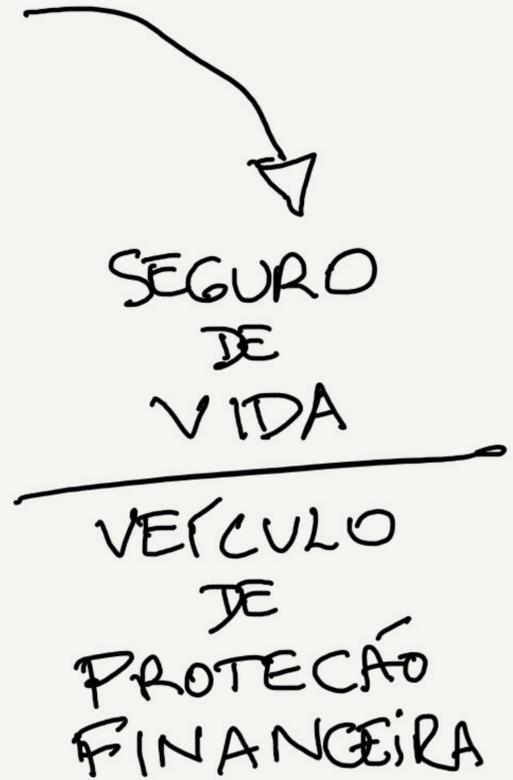
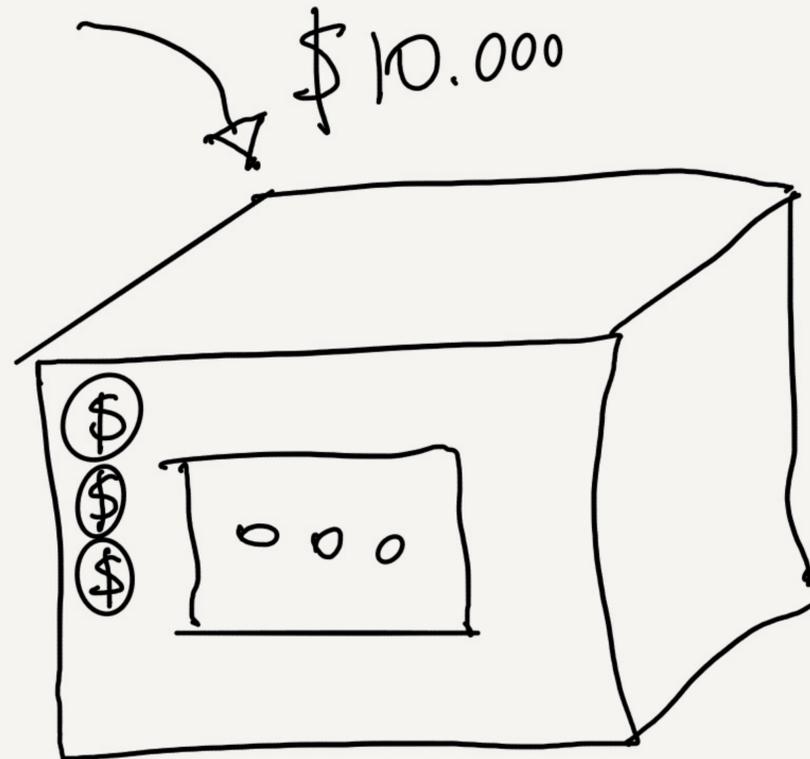
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ESTRUTURA LIVRE DE IMPOSTO / BLINDADA



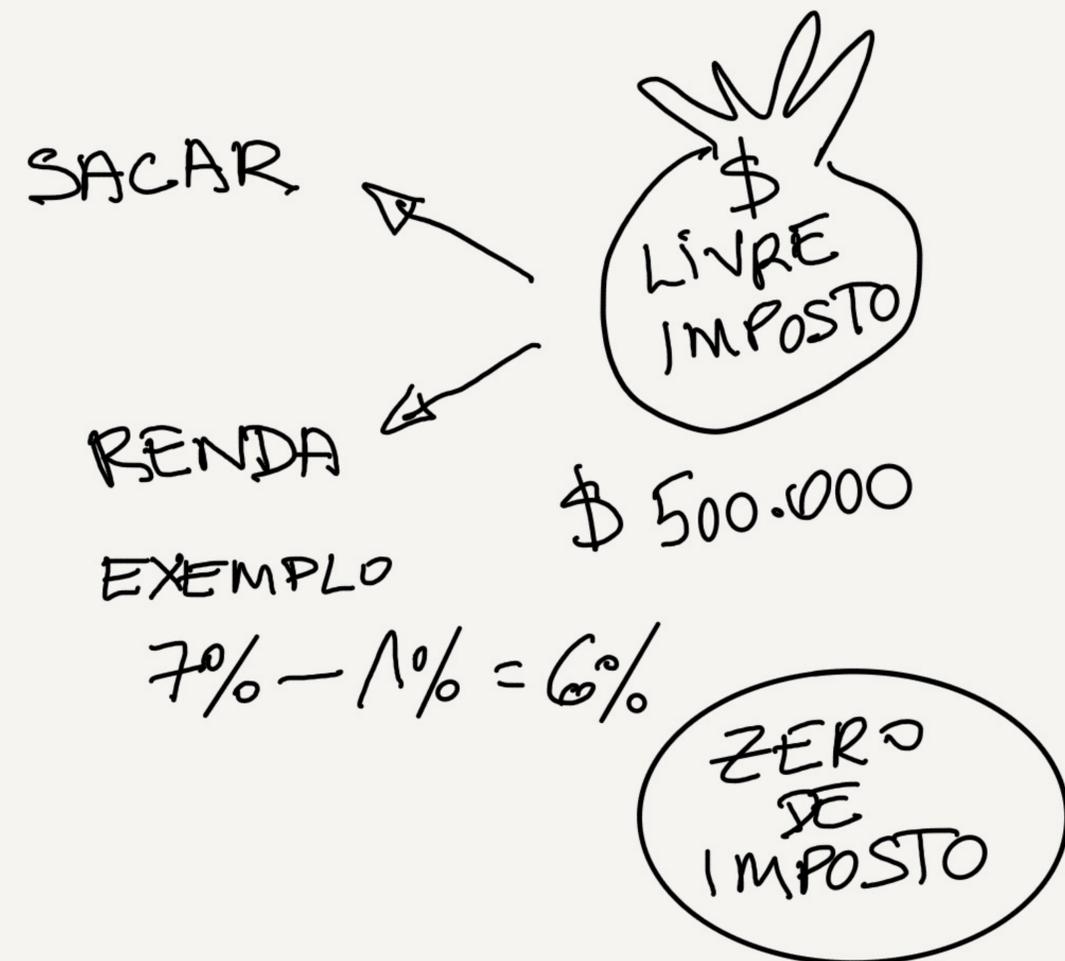
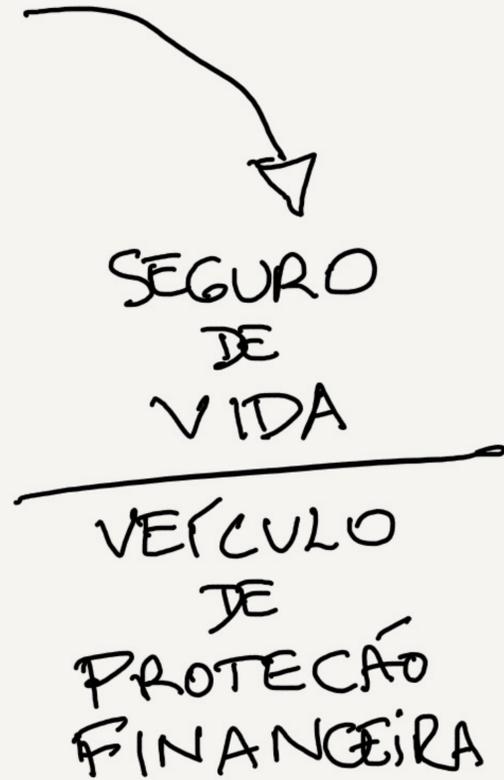
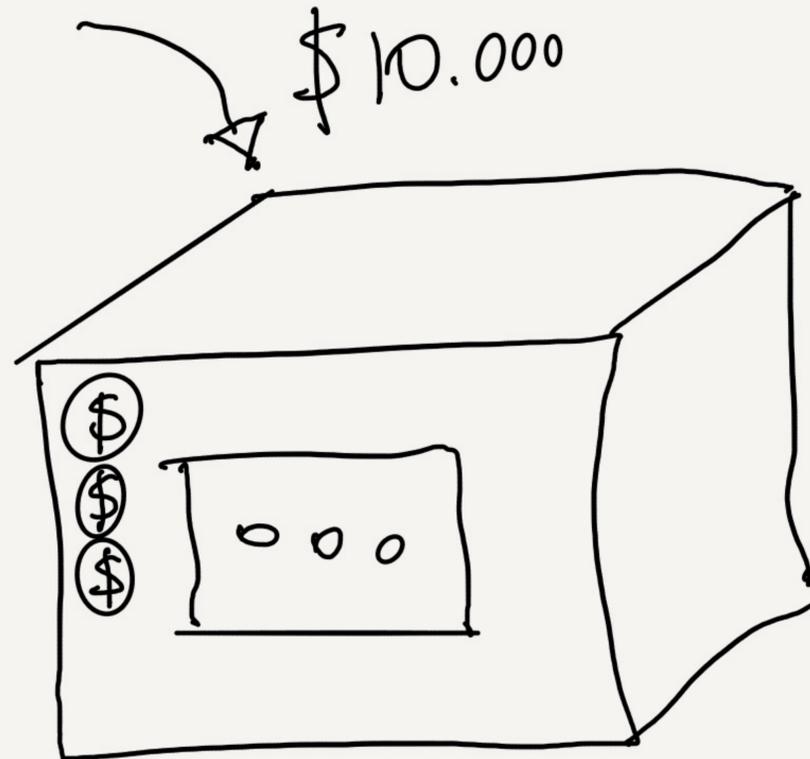
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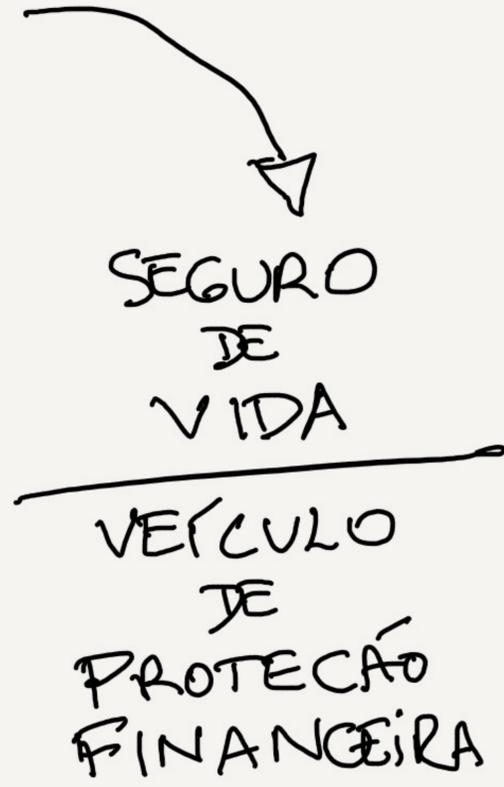
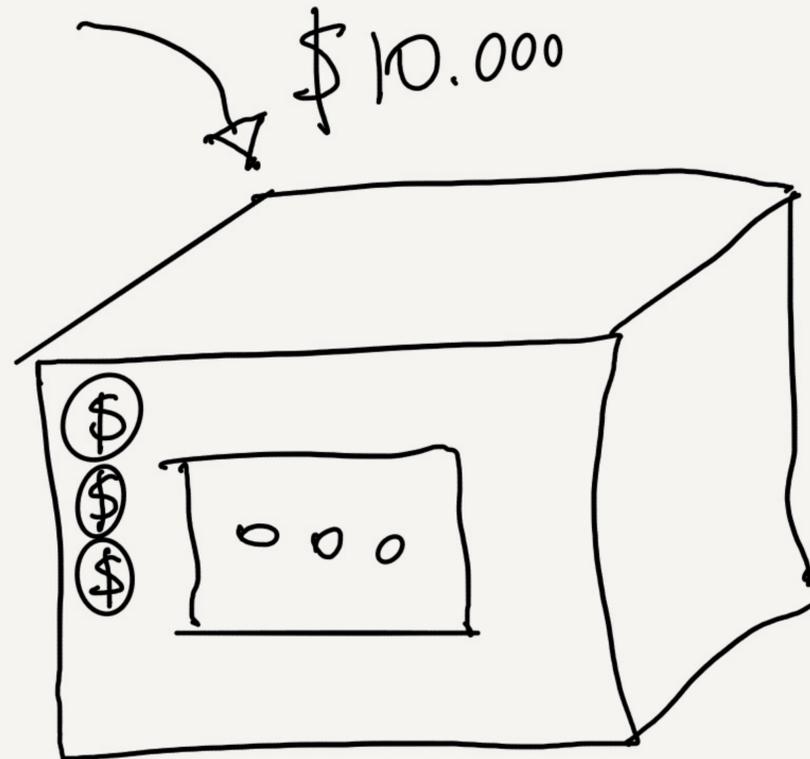
EXEMPLO

$$7\% - 1\% = 6\%$$

ESTRUTURA LIVRE DE IMPOSTO / BLINDADA



ESTRUTURA LIVRE DE IMPOSTO / BLINDADA



SEGURO
\$ 600.000

SACAR

RENTA

EXEMPLO

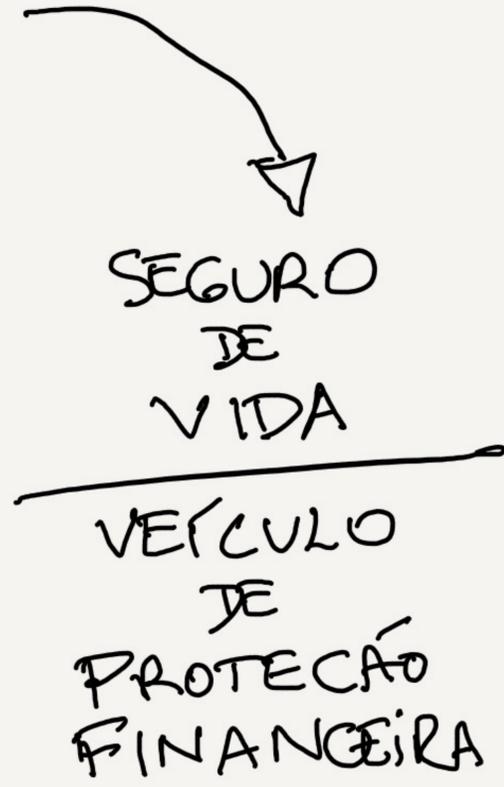
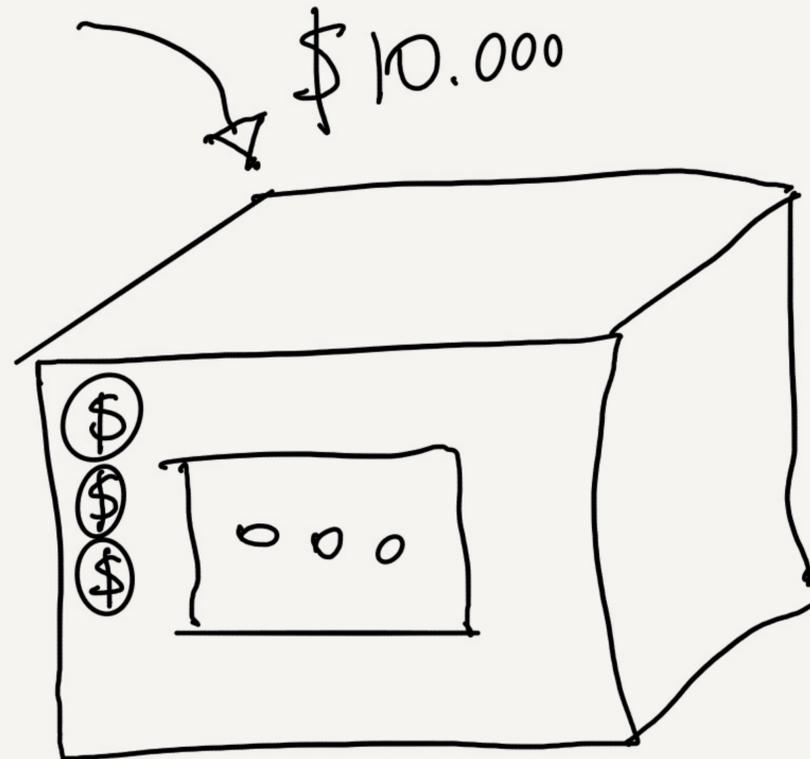
$$7\% - 1\% = 6\%$$



\$ 500.000



ESTRUTURA LIVRE DE IMPOSTO / BLINDADA



SEGURO
\$ 600.000

LIVRE DE
IMPOSTOS

SACAR

RENDA

EXEMPLO

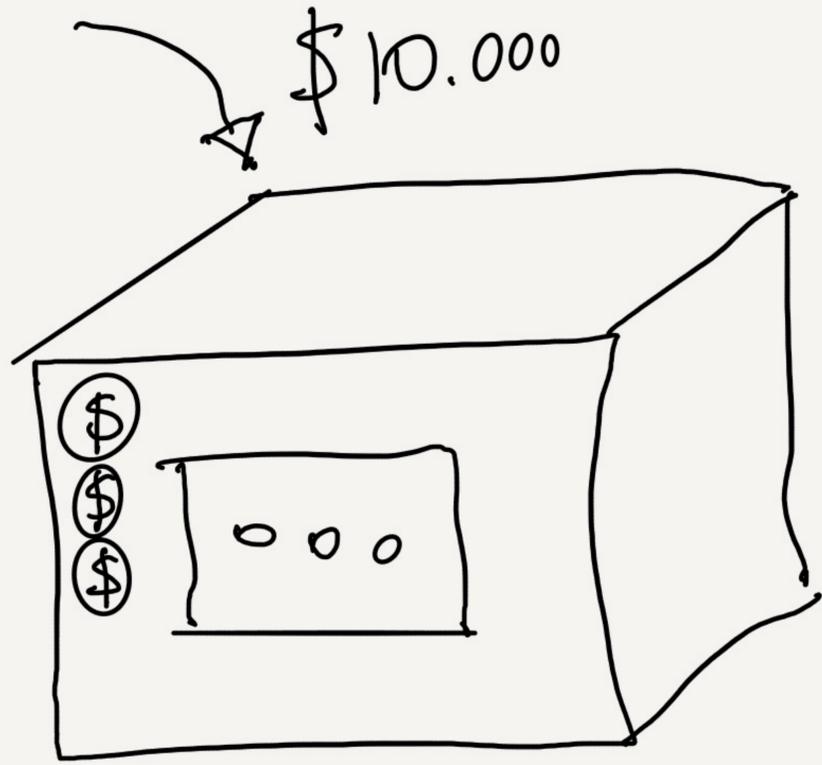
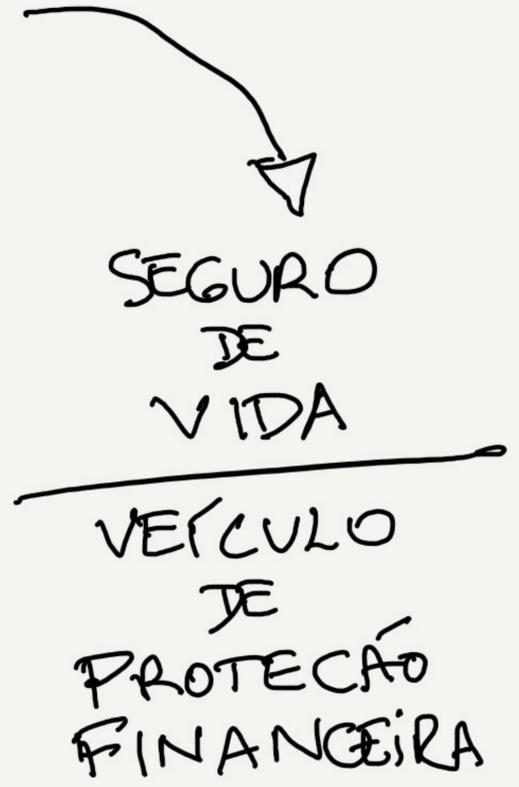
$$7\% - 1\% = 6\%$$



\$ 500.000



ESTRUTURA LIVRE DE IMPOSTO / BLINDADA



CLÁUSULA
"A PARTE"

SEGURO
\$ 600.000

LIVRE DE
IMPOSTOS

SACAR

RENDA

EXEMPLO

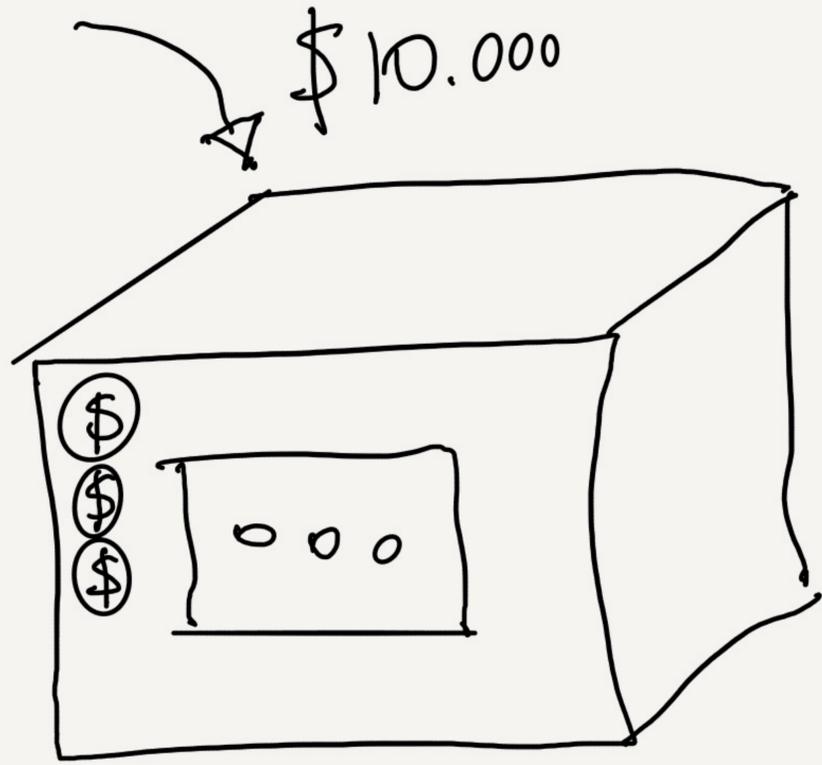
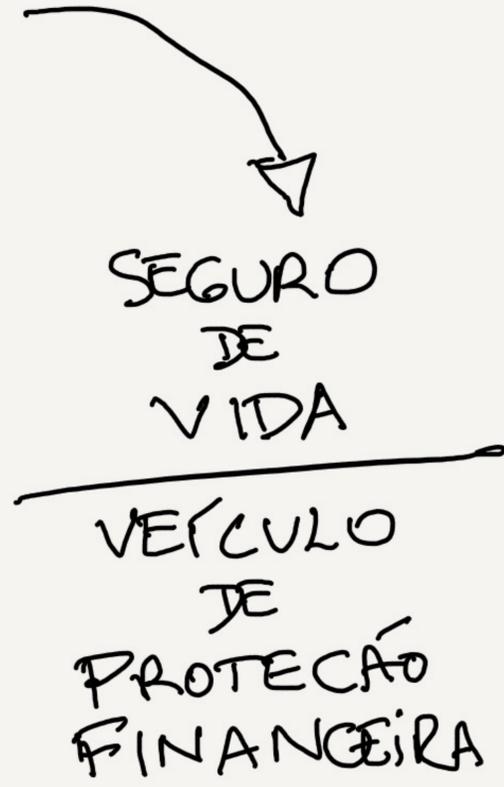
$$7\% - 1\% = 6\%$$



\$ 500.000



ESTRUTURA LIVRE DE IMPOSTO / BLINDADA



CLÁUSULA
"A PARTE"

BENEFÍCIO
EM
VIDA

SEGURO
\$ 600.000

LIVRE DE
IMPOSTOS

SACAR

RENDA

EXEMPLO

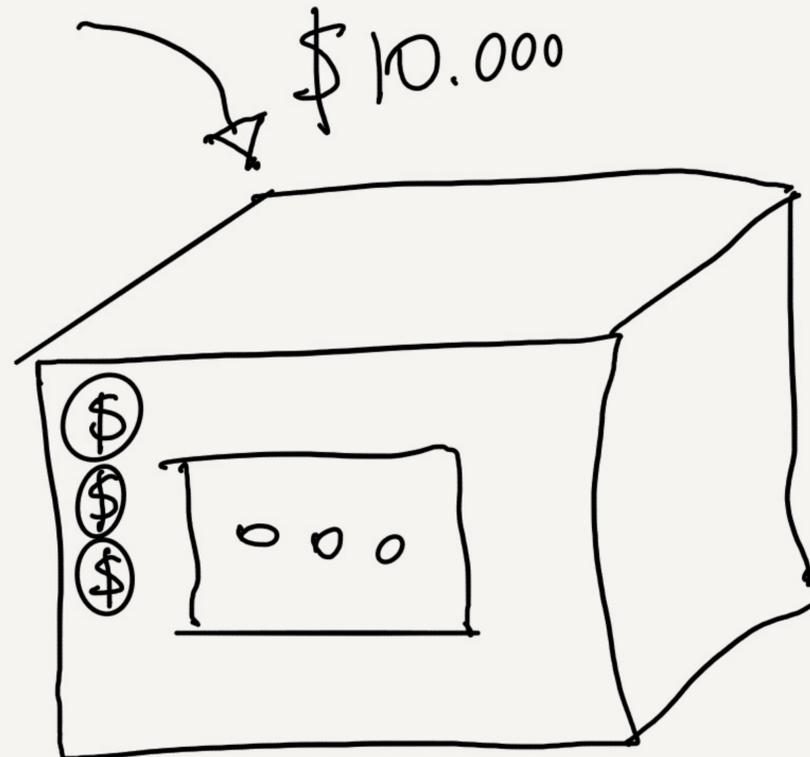
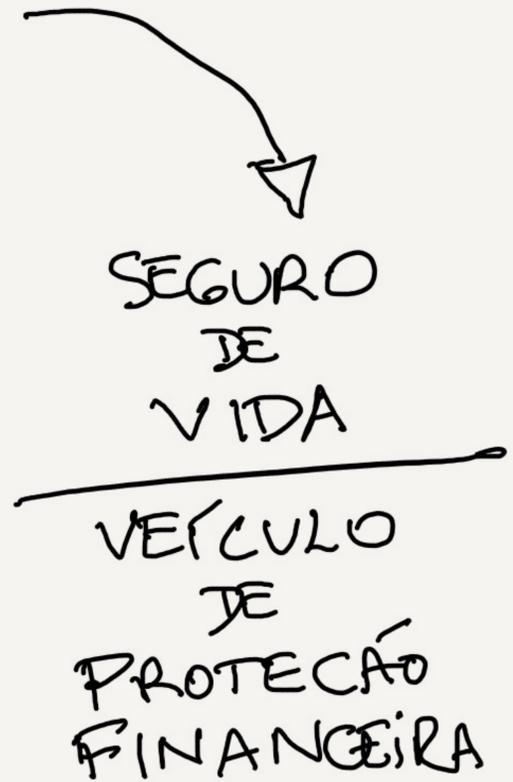
$$7\% - 1\% = 6\%$$



\$ 500.000

ZERO
DE
IMPOSTO

ESTRUTURA LIVRE DE IMPOSTO / BLINDADA



CLÁUSULA
"A PARTE"

BENEFÍCIO
EM
VIDA

ATÉ \$ 250.000

SEGURO
\$ 600.000

LIVRE DE
IMPOSTOS

SACAR

RENDA

EXEMPLO

$$7\% - 1\% = 6\%$$

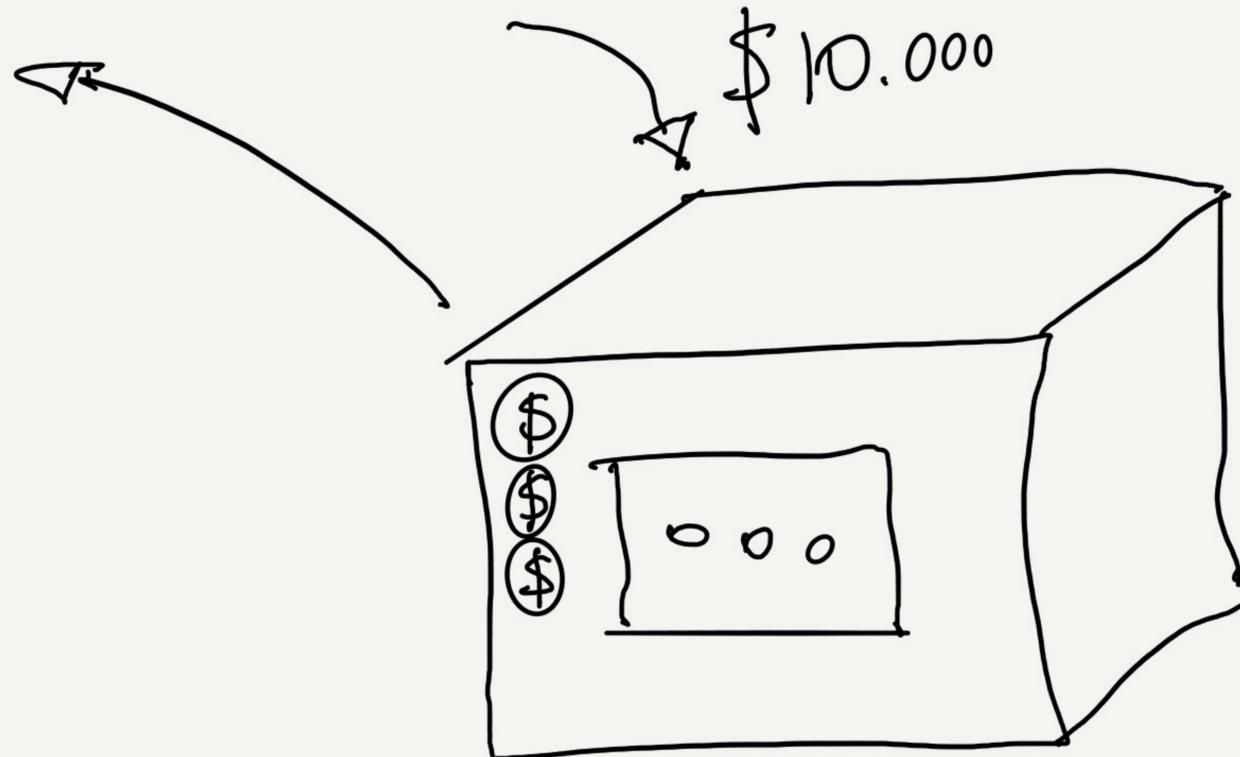


\$ 500.000

ZERO
DE
IMPOSTO

ESTRUTURA LIVRE DE IMPOSTO / BLINDADA

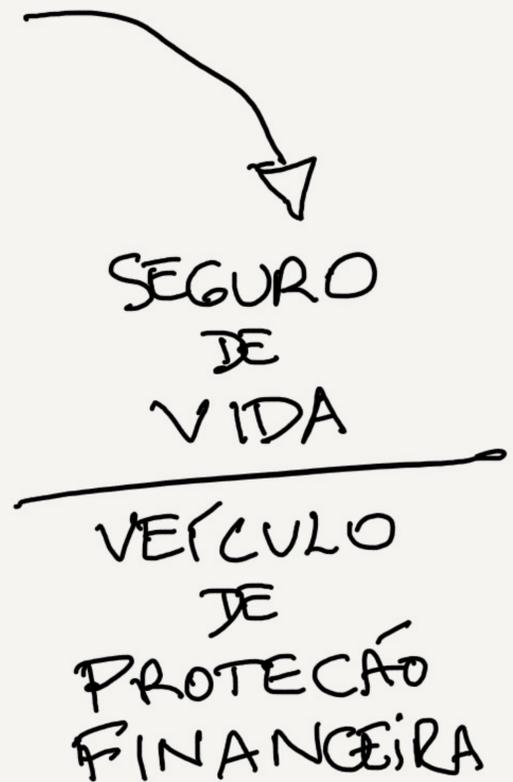
COFRE



CLÁUSULA 'A PARTE

BENEFÍCIO EM VIDA

ATÉ \$ 250.000



SEGURO
\$ 600.000

LIVRE DE IMPOSTOS

SACAR

RENDA

EXEMPLO

$$7\% - 1\% = 6\%$$

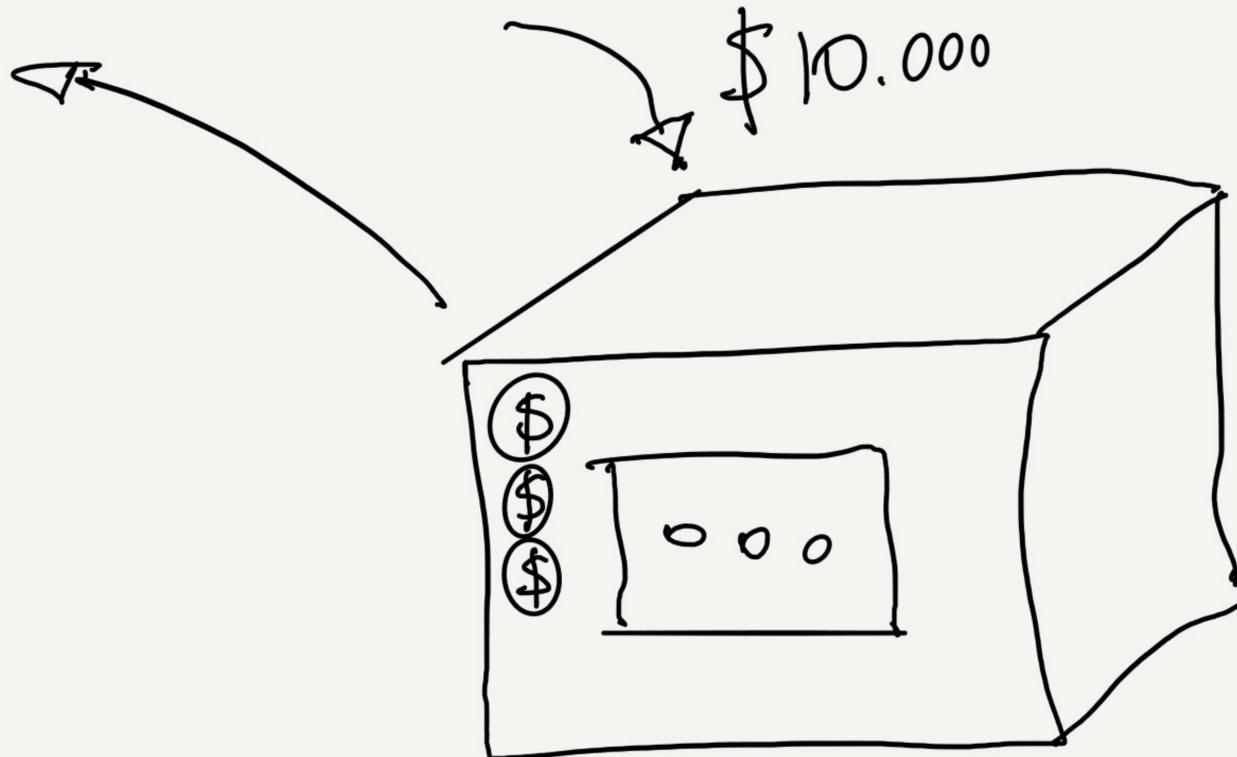


\$ 500.000

ZERO DE IMPOSTO

ESTRUTURA LIVRE DE IMPOSTO / BLINDADA

COFRE
BLINDAR



SEGURO DE VIDA
VEÍCULO DE PROTEÇÃO FINANCEIRA

CLÁUSULA 'A PARTE

BENEFÍCIO EM VIDA
ATÉ \$ 250.000

SEGURO
\$ 600.000
LIVRE DE IMPOSTOS

SACAR

RENDA

EXEMPLO

$$7\% - 1\% = 6\%$$

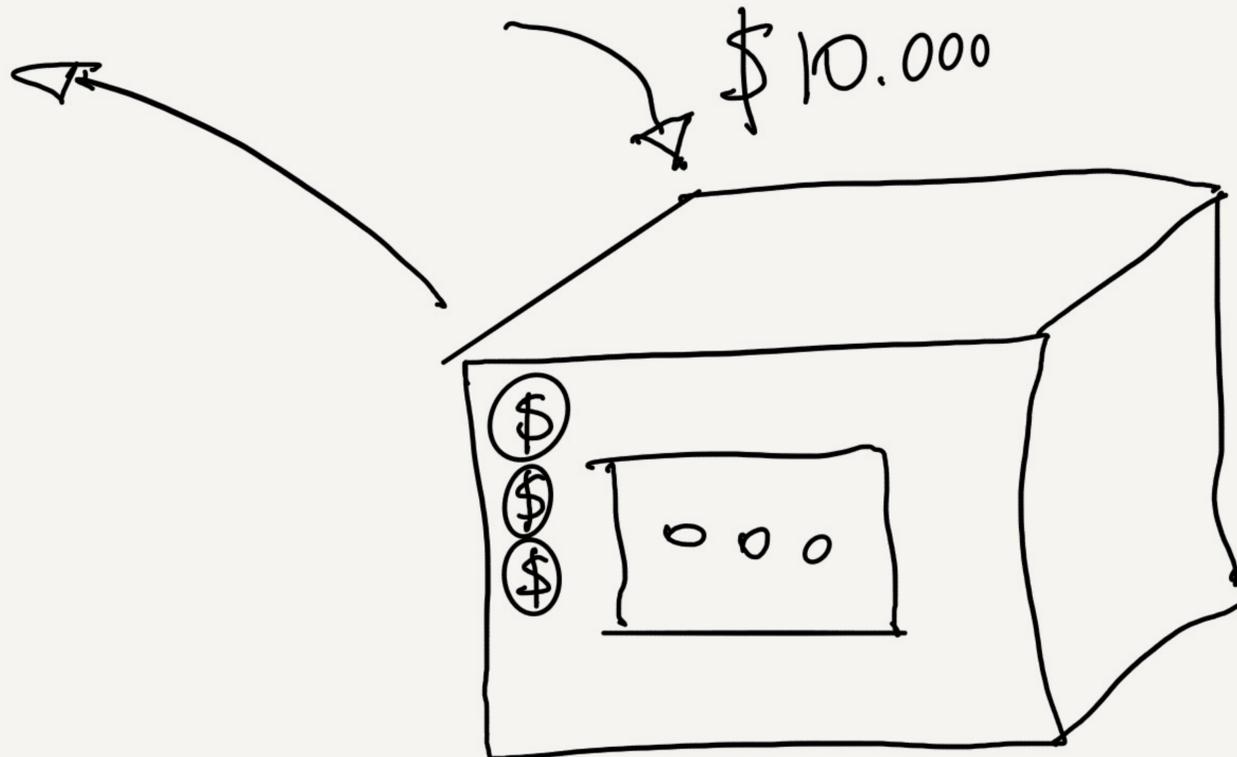


\$ 500.000

ZERO DE IMPOSTO

ESTRUTURA LIVRE DE IMPOSTO / BLINDADA

COFRE
BLINDAR
- DÍVIDAS



SEGURO DE VIDA
VEÍCULO DE PROTEÇÃO FINANCEIRA

CLÁUSULA 'A PARTE'

BENEFÍCIO EM VIDA
ATÉ \$ 250.000

SEGURO
\$ 600.000
LIVRE DE IMPOSTOS

SACAR

RENDA

EXEMPLO

$$7\% - 1\% = 6\%$$

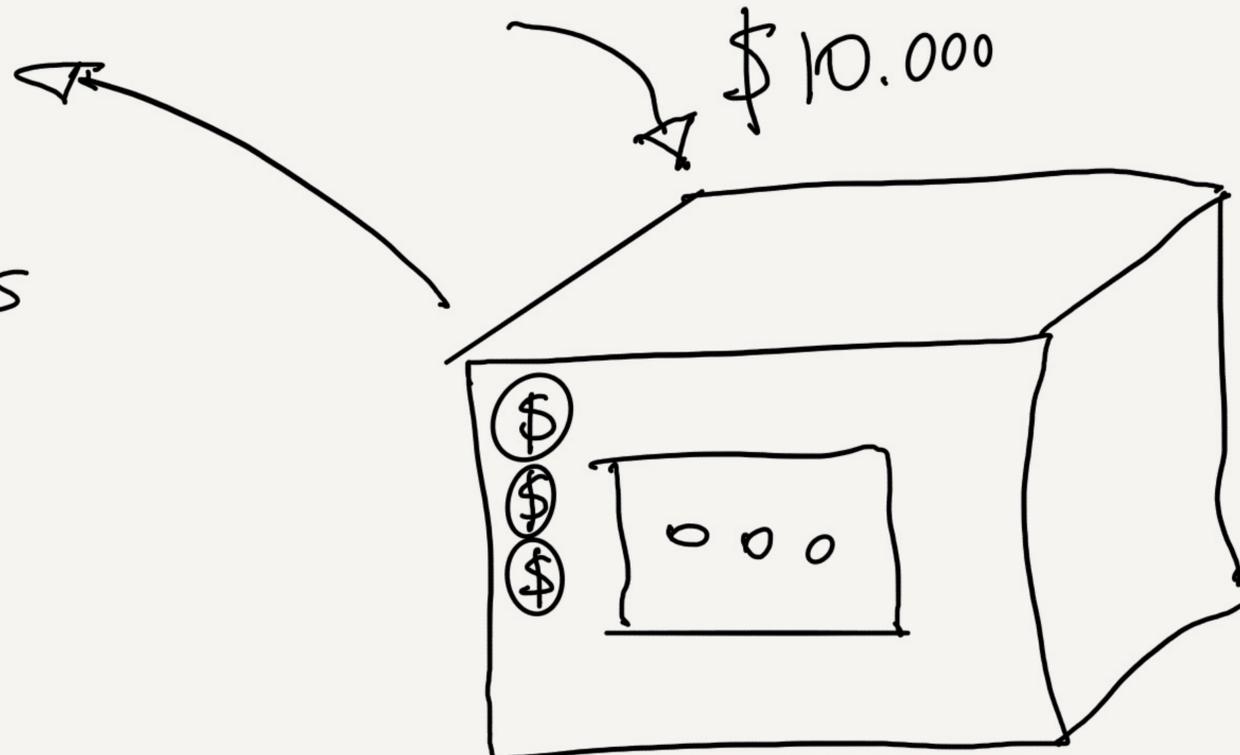


\$ 500.000

ZERO DE IMPOSTO

ESTRUTURA LIVRE DE IMPOSTO / BLINDADA

COFRE
BLINDAR
- DÍVIDAS
- CREDORES



SEGURO DE VIDA
VEÍCULO DE PROTEÇÃO FINANCEIRA

CLÁUSULA 'A PARTE'

BENEFÍCIO EM VIDA
ATÉ \$ 250.000

SEGURO
\$ 600.000
LIVRE DE IMPOSTOS

SACAR

RENDA

EXEMPLO

$$7\% - 1\% = 6\%$$



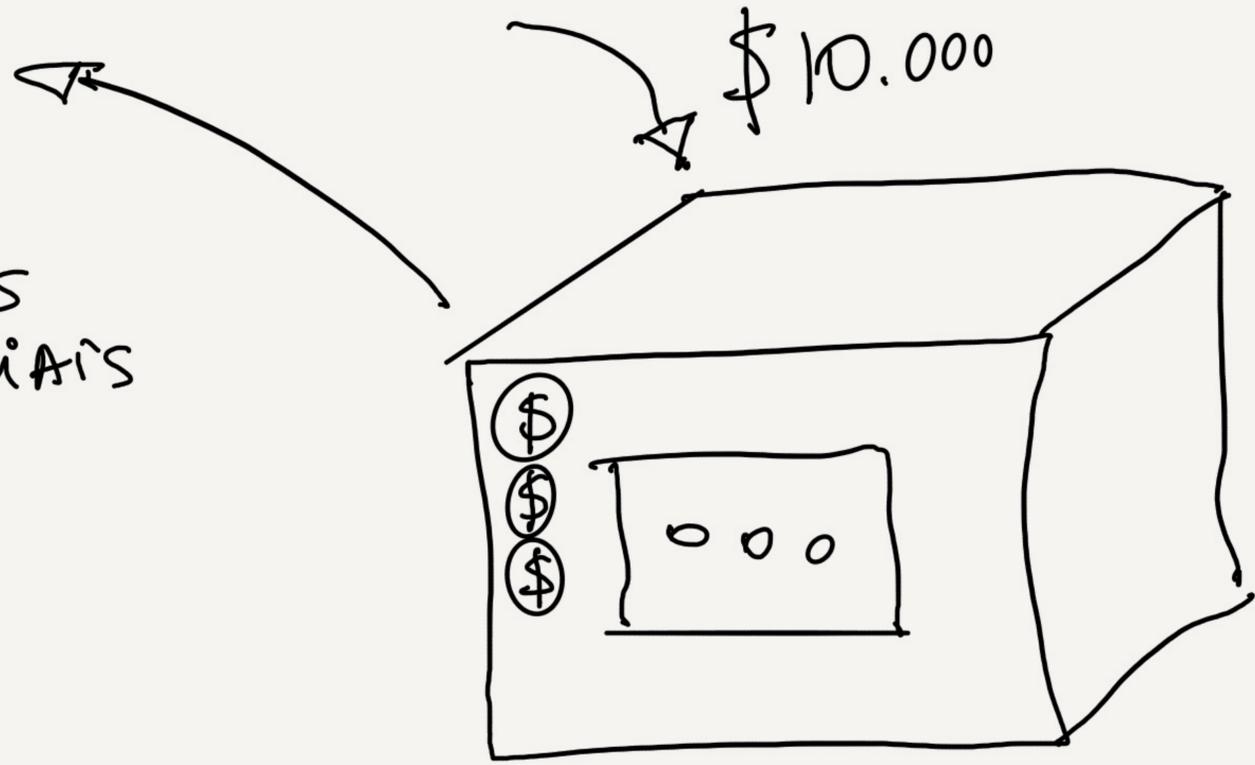
\$ 500.000

ZERO DE IMPOSTO

ESTRUTURA LIVRE DE IMPOSTO / BLINDADA

COFRE
BLINDAR

- DÍVIDAS
- CREDORES
- PROC. JUDICIAIS



SEGURO DE VIDA
VEÍCULO DE PROTEÇÃO FINANCEIRA

CLÁUSULA 'A PARTE'

BENEFÍCIO EM VIDA

ATÉ \$ 250.000

SEGURO
\$ 600.000
LIVRE DE IMPOSTOS

SACAR

RENDA

EXEMPLO

$$7\% - 1\% = 6\%$$



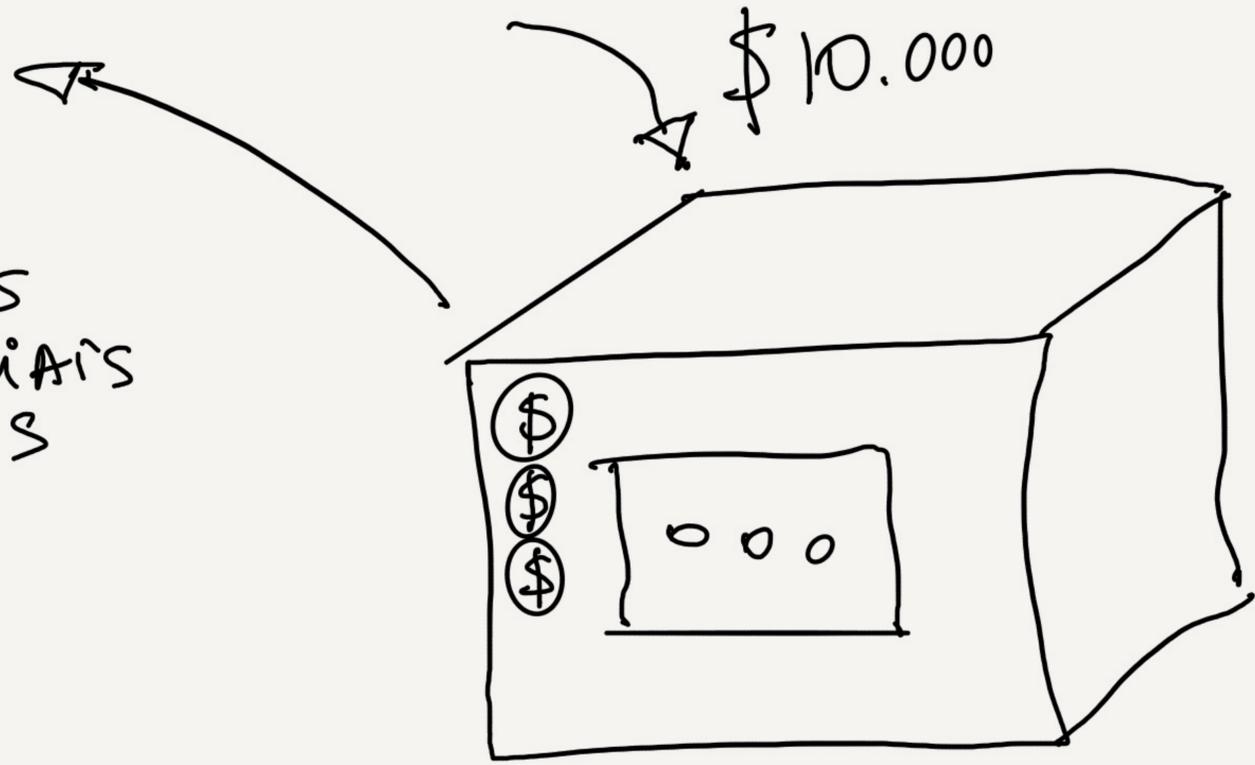
\$ 500.000

ZERO DE IMPOSTO

ESTRUTURA LIVRE DE IMPOSTO / BLINDADA

COFRE
BLINDAR

- DÍVIDAS
- CREDORES
- PROC. JUDICIAIS
- TRIBUTOS



SEGURO DE VIDA
VEÍCULO DE PROTEÇÃO FINANCEIRA

CLÁUSULA 'A PARTE'

BENEFÍCIO EM VIDA
ATÉ \$ 250.000

SEGURO
\$ 600.000
LIVRE DE IMPOSTOS

SACAR

RENDA

EXEMPLO

$$7\% - 1\% = 6\%$$

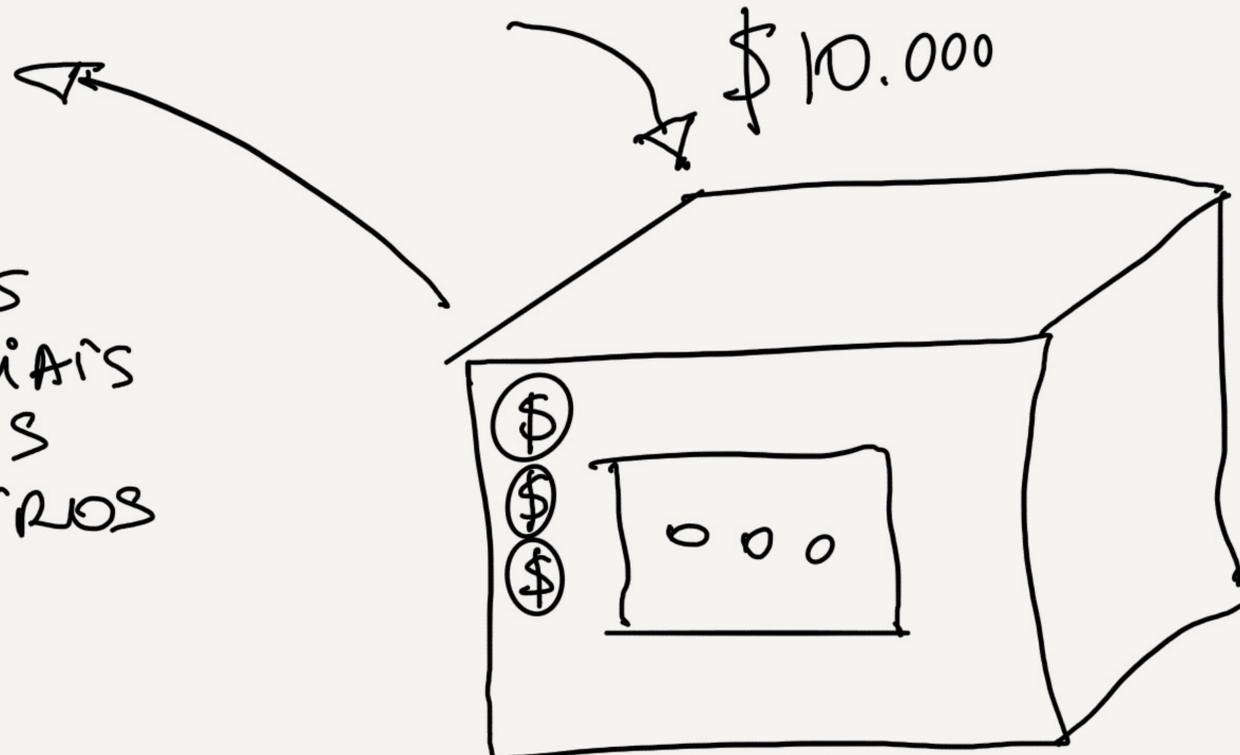


\$ 500.000

ZERO DE IMPOSTO

ESTRUTURA LIVRE DE IMPOSTO / BLINDADA

- COFRE
BLINDAR
- DÍVIDAS
 - CREDORES
 - PROC. JUDICIAIS
 - TRIBUTOS
 - HERDEIROS



SEGURO DE VIDA

VEÍCULO DE PROTEÇÃO FINANCEIRA

CLAUSULA 'A PARTE

BENEFÍCIO EM VIDA

ATÉ \$ 250.000

SEGURO
\$ 600.000

LIVRE DE IMPOSTOS

SACAR

RENDA

EXEMPLO

$$7\% - 1\% = 6\%$$

LIVRE IMPOSTO

\$ 500.000

ZERO DE IMPOSTO

BANCO
INFINITO

BANCO
INFINITO

RESPEITANDO OS
PRAZOS DE GARANTIA

OU

A PARTIR DOS 100%

\$ 100.000

\$ 90.000

90%

\$ 100.000

\$ 90.000

90%

CONTINUA
A RENDER

\$ 100.000

90%

\$ 90.000

CONTINUA
A RENDER

90%

\$ 100.000

\$ 90.000

7%

\$ 7.000

CONTINUA
A RENDER

90%

\$ 100.000

\$ 90.000

7%

\$ 7.000

\$ 107.000

CONTINUA
A RENDER

\$ 100.000

90%

\$ 90.000

7% \$ 7.000

\$ 107.000

7%

CONTINUA
A RENDER

90%

\$ 100.000

\$ 90.000

7%

\$ 7.000

\$ 107.000

7%

± \$ 115.000

CONTINUA
A RENDER

90%

\$ 100.000

\$ 90.000

7% \$ 7.000

\$ 107.000

7% ± \$ 115.000

7%

CONTINUA
A RENDER

90%

\$ 100.000

\$ 90.000

7% \$ 7.000

\$ 107.000

7% ± \$ 115.000

7%
+
+
+

CONTINUA
A RENDER

90%

\$ 100.000

\$ 90.000

7% \$ 7.000

\$ 107.000

7% ± \$ 115.000

7%
+
+
+

JUROS
COMPOSTOS

CONTINUA
A RENDER

90%

\$ 100.000

\$ 90.000

7% \$ 7.000

\$ 107.000

7% ± \$ 115.000

7%
+
+
+

JUROS
COMPOSTOS

JUROS SOBRE JUROS
MULTIPLICANDO

CONTINUA
A RENDER

90%

\$ 100.000

\$ 90.000

7% \$ 7.000

\$ 107.000

7% ± \$ 115.000

7%
+
+
+

JUROS
COMPOSTOS

JUROS SOBRE JUROS
MULTIPLICANDO

CONTINUA
A RENDER

\$ 100.000

90%

\$ 90.000

7% \$ 7.000

\$ 107.000

7% ± \$ 115.000

7%
+
+
+

JUROS
COMPOSTOS

JUROS SOBRE JUROS
MULTIPLICANDO

CONTINUA
A RENDER

GARANTIA

90%

\$ 100.000

\$ 90.000

7% \$ 7.000

\$ 107.000

7% ± \$ 115.000

7%
+
+
+

JUROS
COMPOSTOS

JUROS SOBRE JUROS
MULTIPLICANDO

CONTINUA
A RENDER

GARANTIA

90%

\$ 100.000

\$ 90.000

-5%

7% \$ 7.000

\$ 107.000

7% ± \$ 115.000

7%
+
+
+

JUROS
COMPOSTOS

JUROS SOBRE JUROS
MULTIPLICANDO

CONTINUA
A RENDER

GARANTIA

90%

\$ 100.000

\$ 90.000

-5%

7% \$ 7.000

\$ 107.000

7% ± \$ 115.000

7%
+
+
+

JUROS
COMPOSTOS

JUROS SOBRE JUROS
MULTIPLICANDO

\$ 4.500

CONTINUA
A RENDER

GARANTIA

90%

\$ 100.000

\$ 90.000

-5%

7%

\$ 7.000



\$ 4.500

\$ 107.000

7%

± \$ 115.000

7%

+
+
+

JUROS
COMPOSTOS

JUROS SOBRE JUROS
MULTIPLICANDO

CONTINUA
A RENDER

GARANTIA

90%

\$ 100.000

\$ 90.000

-5%

7%

\$ 7.000



\$ 4.500

\$ 107.000

7%

± \$ 115.000

7%

+
+
+

JUROS
COMPOSTOS

JUROS SOBRE JUROS
MULTIPLICANDO

2º ANO

CONTINUA
A RENDER

GARANTIA

90%

\$ 100.000

\$ 90.000

-5%

7%

\$ 7.000



\$ 4.500

\$ 107.000

-5%

2º ANO

7%

± \$ 115.000

7%

+
+
+

JUROS
COMPOSTOS

JUROS SOBRE JUROS
MULTIPLICANDO

CONTINUA
A RENDER

GARANTIA

90%

\$ 100.000

\$ 90.000

7%

\$ 7.000



\$ 4.500

-5%

\$ 107.000

-5%

7%

± \$ 115.000

\$ 4.500

2º ANO

7%

+
+
+

JUROS
COMPOSTOS

JUROS SOBRE JUROS
MULTIPLICANDO

CONTINUA
A RENDER

GARANTIA

90%

\$ 100.000

\$ 90.000

7%

\$ 7.000



\$ 4.500

-5%

\$ 107.000

-5%

7%

± \$ 115.000

\$ 4.500

2º ANO

7%

+
+
+

3º ANO

JUROS
COMPOSTOS

JUROS SOBRE JUROS
MULTIPLICANDO

CONTINUA
A RENDER

GARANTIA

90%

\$ 100.000

\$ 90.000

7%

\$ 7.000



\$ 4.500

\$ 107.000

-5%

7%

± \$ 115.000

\$ 4.500

-5%

2º ANO

7%

+
+
+

\$ 4.500

-5%

3º ANO

JUROS
COMPOSTOS

JUROS SOBRE JUROS
MULTIPLICANDO

CONTINUA
A RENDER

GARANTIA

90%

\$ 100.000

\$ 90.000

-5%

7%

\$ 7.000



\$ 4.500

\$ 107.000

-5%

2º ANO

7%

± \$ 115.000

\$ 4.500

3º ANO

7%

+
+
+

\$ 4.500

-5%

JUROS
COMPOSTOS

JUROS
SIMPLES

JUROS SOBRE JUROS
MULTIPLICANDO

CONTINUA
A RENDER

GARANTIA

90%

\$ 100.000

\$ 90.000

-5%

7%

\$ 7.000



\$ 4.500

\$ 107.000

-5%

2º ANO

7%

± \$ 115.000

\$ 4.500

3º ANO

7%

+
+
+

\$ 4.500

-5%

JUROS
COMPOSTOS

JUROS
SIMPLES

JUROS SOBRE JUROS
MULTIPLICANDO

CONTINUA
A RENDER

GARANTIA

90%

\$ 100.000

\$ 90.000

-5%

7%

\$ 7.000



\$ 4.500

\$ 107.000

-5%

2º ANO

7%

± \$ 115.000

\$ 4.500

3º ANO

7%

+
+
+

\$ 4.500

-5%

JUROS
COMPOSTOS

JUROS
SIMPLES

JUROS SOBRE JUROS
MULTIPLICANDO

LIBERDADE
P/ USAR