Premium Finance Group LLC Continues to Guide Ultra-High Net Worth Clients with Advanced Life Insurance Financing

Founder Manny Vidal leverages over two decades of specialized experience to provide client-centric strategies for wealth preservation and estate planning.


Manny Vidal

CORAL GABLES, FL, UNITED STATES, August 5, 2026 /EINPresswire.com/ -- Premium Finance Group LLC, a financial consulting firm based in Coral Gables, Florida, continues its focus on specialized life insurance financing for ultra-high net worth clients. Led by Manny Vidal, who brings over 35 years of experience in the life insurance industry and 24 years dedicated to premium finance, the firm provides strategies to manage estate taxes and secure legacies through innovative funding solutions for substantial life insurance policies.

Manny Vidal's extensive experience in premium finance began in 2002, recognizing the emerging potential of financing life insurance policies. This approach became the cornerstone of Premium Finance Group LLC's operations. The firm's mission is to enable affluent individuals with at least $10 million in investable assets to acquire large life insurance policies without substantial upfront premium payments. Instead, major banks finance these policies, allowing clients to primarily pay only the interest on the loan, often resulting in notable savings compared to traditional premium payments.

Premium Finance Group LLC's methodology is distinguished by what Manny refers to as "four pillars" of their service. Firstly, as a family company, the firm emphasizes long-term commitment, ensuring continuous monitoring, adjustments, and communication among clients, banks, and insurance providers. Secondly, the firm offers proprietary products, designed exclusively for their niche premium finance market by three of the largest life insurance companies in the industry, aiming to provide competitive pricing.

Thirdly, the firm provides clear timelines for their loans, projecting that within approximately 10 to 12 years, the loan will be fully repaid from the policy's cash values, depending on product performance. Finally, Premium Finance Group LLC integrates robust exit strategies into all transactions. Manny emphasizes the importance of these strategies, citing lessons learned from past market fluctuations to protect clients against unforeseen economic shifts and ensure peace of mind.

The firm's approach enables clients to use bank financing for large life insurance policies, thereby freeing up their capital. This allows clients to retain control over their wealth while addressing future estate tax burdens and securing their families' financial futures. Manny's expertise has been recognized through his involvement with the Forbes Finance Council and features in publications such as Negocios magazine.

"Our philosophy centers on building enduring relationships built on integrity and compliance," said Manny Vidal, Founder of Premium Finance Group LLC. "We aim to provide ultra-high net worth clients with strategic advantages in managing their wealth and securing their legacies, ensuring every interaction is professional and focused on their best interest."

Premium Finance Group LLC maintains a highly personalized service model, extending its reach across the Americas, encompassing the U.S. and Latin America, with occasional participation in European cases. For more information about life insurance financing and wealth preservation strategies, visit premiumfinancegroup.com.

Manny Vidal
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