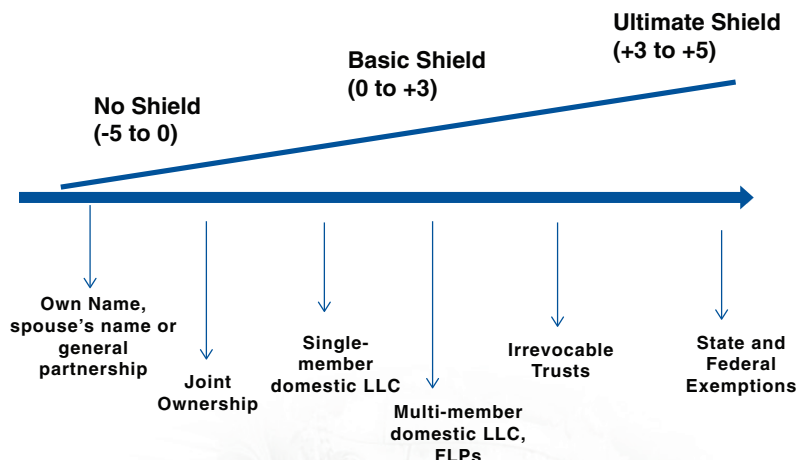


Who Wants to Take Away Your Assets?



The Sliding Scale of Asset Protection



This danger is **lawsuits from Creditors and Predators**.

In this litigious society, you never know who will come after your assets. They attack through the courts. They issue writs, orders and subpoenas. They have access to virtually everything you own personally.



How can you legally shield your assets?

Hiding them in a strongbox or a safe won't help.



No fence is strong enough nor wall high enough to protect your assets.



A guard can't protect your assets against this danger.



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Who or What Should Own the Assets?

If you, your spouse, or even a general partnership, own the asset, there is no real asset protection.

A Limited Liability Corporation (LLC) or a Family Limited Partnership (FLP) may offer some protection.

But for additional protection, an Irrevocable Trust and certain state- and federal-exempted assets may offer better protection.

There are **trusts** that offer varying levels of protection: charitable remainder trusts coupled with life insurance, qualified personal residence trusts, irrevocable life insurance trusts, and others.

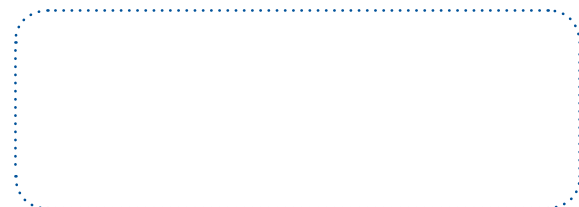
The extent of the protection varies from state to state; however, the list of **exempt assets** includes qualified retirement plan and IRA assets (NOT inherited IRAs), your primary residence, annuities, and life insurance. Your advisor should be aware of your state's exemptions and limitations.

The danger is real. The number of people sued each year far exceeds the number of people who experience a home fire, yet almost everyone has fire insurance. Another potential danger of causing asset depletion is the onset of a chronic illness.

Your Personal Plan of Protection

Help protect your assets from future potential creditors with asset protection tools. In addition to helping you attain a level of asset protection, these tools may also help address your need for privacy and your desire to access and/or control the asset. What's more, these tools can help meet your need for protection in the event you develop a medical condition requiring continuous care and supervision.

Contact your agent for information about how life insurance can help protect you.



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