**Asset Protection Planning**

Nobody expects to be sued. Just ask the 20 million people involved in lawsuits last year.

Divorce, inheritance, health issues, creditors, employees, theft, changing markets, malpractice suits, sexual harassment claims, natural disasters and disgruntled business partners are just a few issues that can result in devastating lawsuits for unprepared business owners. The highest level of risk falls on those who think they are immune.

Americans are now more concerned than ever about protecting their assets from creditor claims, taxes, divorce and other disasters. Rightly so.

The more success you have (especially in business, professional practice or real estate activities), the more at risk you are as others see your success grow.

Here’s some of the “risky behavior” you may be engaging in right now:

Will you be signing loan documents, a personal guaranty or a lease? Do you have rental properties or employees? Are you an attorney or physician? Do you work in construction or perform professional services? Are you getting married and have children from a prior marriage or separate property assets you are bringing into the marriage.

Here’s the thing: all of these activities are activities we want to see you do more of! They are, in many ways, the spice of life. But we don’t want that spice to become too hot and impact your life negatively.

That’s where we come in. We can set up your business and life structures to ensure that you can take maximum risk with minimum worry.

We assist our clients in determining the appropriate level of asset protection planning for their particular circumstances. We will consider insurance, prenuptial agreements, asset segregation, choice of jurisdiction, gifting, LLCs, partnerships, corporations, and asset protection trusts. Customized combinations are layered depending on the needs of the client and as appropriate.

There are many different strategies to accomplish the protection of your assets while you are alive and after you are gone. To find out which strategies may be right for you, contact us for a Family Wealth Planning Session.