

REVEALED: Asset Protection and Traditional Investment Management in One Easy Step for a Fraction of the Price

By Josh Bennett, Esquire

Do you remember when you were young and invincible? Yes of course you do! And you probably remember your Mom pestering you to take the striped umbrella with you because she saw the dark clouds forming in sky? She didn't want you to wind up soaking wet by the time you made it to school.

Some odd years later you now know Mom was simply trying to protect you because while you might have been young, but you were not invincible.

Things have not changed. While you are older, and wealthier, alas, you are still at risk. And, unfortunately, the risk is not as simple as a wet shirt and a stuffy nose.

The risks many of you face now include the partial or complete loss of the wealth you have earned from your years of hard work and savings....the quality of life you have created for your family...and the reputation you have developed for yourself – and your business – in the community.

The good news is that there are solutions you can easily and cost-effectively implement to lower your risk dramatically while at the same time giving your portfolio a big boost. But, much like the umbrella that Mom tucked in your school bag, you must prepare for the storm before the rain starts.

Before I reveal how you can benefit from the power of an offshore trust along with access to some of the best investments in the world in a few simple steps, I have to say that not everyone will qualify....

Wealth Protection Won't Make You Invisible

I'll be direct here...not everyone is a candidate for offshore trust planning. I cannot stress the importance of tax reporting and legal compliance when setting up an offshore trust. These structures only work if you are fully compliant.

First, you can never use an offshore trust to defraud or frustrate present or future creditors. . There are federal and state laws that protect creditors when trusts are used to hide money. All reputable and licensed attorneys will complete a full background screening on you before moving forward to make sure you don't already have any pending lawsuits.

Also, if you are seriously considering offshore trust planning you must not engaging in pre-divorce planning, money laundering, bankruptcy crimes, security laws violations and other criminal activities including but not limited to tax evasion. Remember that regardless of what you may have read on the internet, offshore trusts are not tax avoidance devices. US citizens, "Green Card" holders and resident aliens are responsible for reporting their worldwide income to the US Department of Treasury.

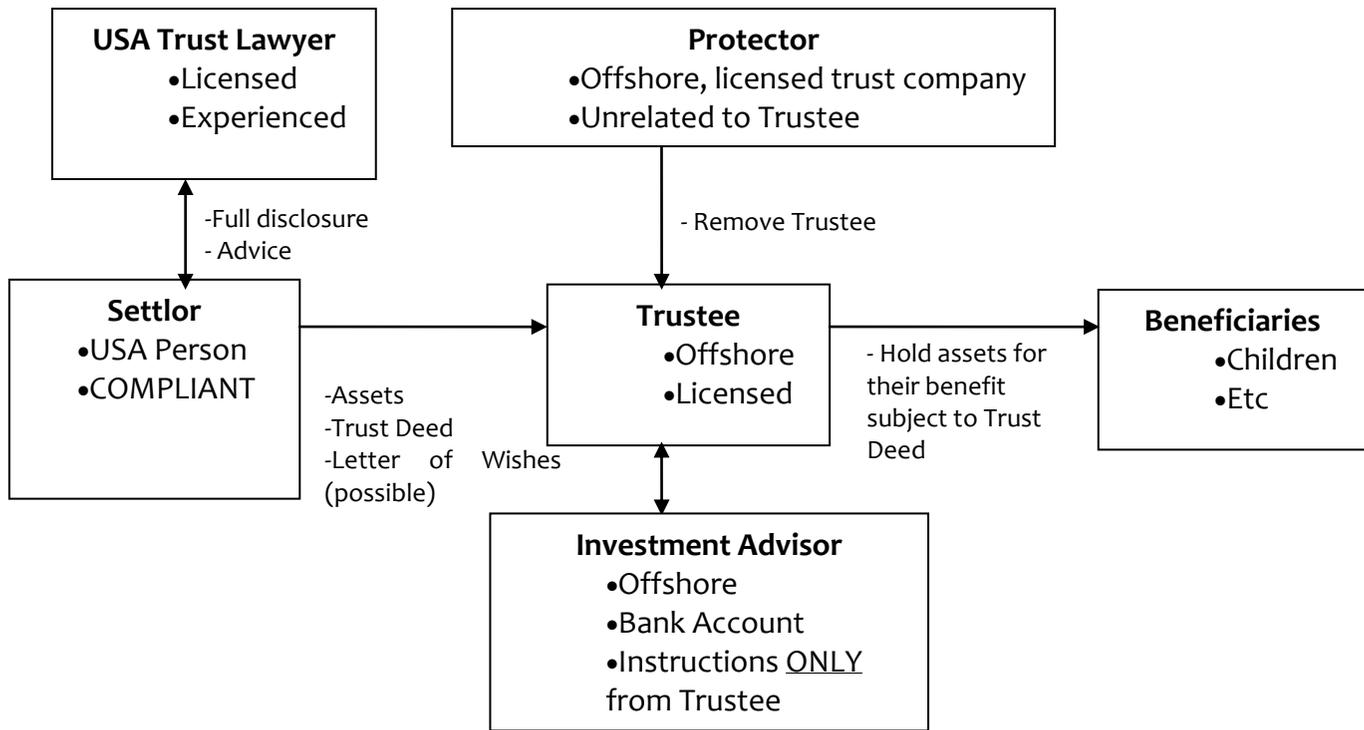
For most of you, these issues won't be a problem and you'll be able to unlock the power of what I've coined the Rainy Day Trust.

The Best of Both Worlds Rolled Into One

I've been in practice now for over 20 years and one of the first questions I ask any potential client is what do you want your money to do for you. I find that we all want the same outcome – we want to make sure we have enough money to provide for ourselves during the span of our life and then wish the rest of our estate go to our loved ones.

To achieve this, you must first protect your wealth with an asset protection vehicle, like an offshore trust, and it must be created in a jurisdiction that has strong asset protection laws and regulations. Once that's established, you must transfer assets to the trust and finally, make sure that the investable assets are properly diversified and managed so your nest egg can grow. There are several very important steps to follow and it is critical to have proper legal advice, compliant asset transfer and professional investment advice.

This process is can be time consuming and often cumbersome, not to mention costly. The diagram I created below shows what the full structure would look like:



The Rain Day Trust Structure was created to eliminate the pomp and circumstance usually associated with setting up an offshore structure. With Mom's wisdom in mind and the various risks at stake, we created a simple three-step process that streamlines and organizes the offshore trust planning process so that you don't have to go through all the hassle outlined above.

Rainy Day Trust is a one-stop solution for families with a net worth of \$500,000 to \$5 million that I created along with two other Sovereign Society experts, Daniel Zurbrugg and Jack Flader. It matches the iron clad asset protection of a Cook Island trust with proven Swiss investment management. Best of all, we've made this an affordable solution so you can use the same tools that use to be reserved for the likes of the Hilton family, the Bush's and the Kennedy clan.

The Three Parts of the Plan

In order to create the Rainy Day Trust, we selected a jurisdiction for the asset protection trust.

Based on an extensive review of legislation, reputation of the judiciary and case law in various offshore jurisdictions, we decided the Cook Islands offered the best of all worlds for The Rainy Day Trust structure. The Cook Islands was a pioneer with cutting edge asset protection trust legislation in 1984, boasts a judiciary with former members of the highest courts from Australia, New Zealand and the UK. Also, the Cook Islands have a significant amount of case law, including some of the most famous victories against various agencies of the US government and for asset protection known to the offshore world.

Once we selected the jurisdiction for our trust, we then had to select a trustee. We chose a Trustee licensed in the Cook Islands (and three other jurisdictions) that is not thinly capitalized and has all of the requisite licensing and professional indemnity insurance. While indemnity insurance is not required, it is desirable. In addition the trustee has a proven board of directors with nearly 40 years of experience in offshore asset protection trust work.

Once we established the asset protection component of the Rainy Day Trust we had to consider how the assets would continue to grow in for the benefit of your beneficiaries. This requires an Investment Manager. We reviewed investment firms using the following criteria:

- based in a well-known and reputable banking and financial services jurisdiction
- having access to a network of well known quality partner banks
- understands the needs and circumstances of the client
- licensing of the Investment Manager including paid-up capital
- track record of the Investment Manager
- quality of investment professionals and appropriate experience and designations (such as CFA or others)

Of course, the decisions of any investment manager are the most important for the long-term growth of investment capital. You want to make sure that your assets are well protected **AND** professionally invested and managed. A sound investment strategy can therefore be seen as a way of protecting your assets as well and investment management is therefore an integral part of a successful turnkey solution.

We selected an investment manager who met all of our criteria plus, one that could offer you a choice of different investment programs to best suit your risk/return profile. Last but not least, we selected an advisor and an offshore bank (which acts as custodian) that will give you as much transparency as possible regarding account management fees as well as a clearly defined reporting process including your investment statements and online reporting.

Remove the Risk and Feel Invincible Again

The Rainy Day Trust Structure beckons back to those days when you were young and invincible...when life was simple. It helps lower your wealth profile while giving you a gateway to some of the world's best investments including foreign currencies, precious metals, global equities and much more. Plus, you can set it up for less than the price of a 7-day first class trip to Switzerland.