

## J E Holdings, LLC.

**"OWN NOTHING. CONTROL EVERYTHING."**

Everyone has a number of insurance policies. Whether it is an auto, homeowners, life or health, it is undisputable that "insurance" is a necessary and desirable fact of life. The reason we buy insurance, is to protect us from certain risks. When a calamitous event occurs, we are not devastated financially, because of the insurance coverage. That's great. However, there is no insurance policy you can buy, that will keep you from being wiped out by a judgment resulting from a lawsuit.

In the U.S., a lawsuit is filed every 30 seconds. A business owner or professional, has a 1-in-3 chance of being named a defendant in a lawsuit, this year. An Asset Protection Plan allows individuals and businesses to protect their assets from Lawsuits, Taxes, and other financial hazards.

The business of Asset Protection primarily involves **protection from judgments**, (shielding one's business or practice from current and future claims). Any high-net-worth individual or business owner, needs a properly structured Asset Protection Plan, to insure that his/her wealth is not subject to being devastated, by either a lawsuit, the Internal Revenue Service, Divorce, Former Business Partner, etc.

J E Holdings, LLC has been designing Asset Protection Plans since 1995. Over the years, we have discovered, that even among highly educated people, many are not aware of Asset Protection Concepts, Principles and Vehicles. For example, many of our clients, including many attorneys, were not familiar with this "thing" we call Asset Protection. If your own lawyer doesn't know about asset protection, how can he properly advise you?

This lack of knowledge places individuals at a distinct disadvantage; that can be calculated in real dollars and sense. For example, in the U.S., there are approximately forty-four thousand automobile accidents "everyday". If you do not have millions of dollars of insurance coverage, but you, your spouse, or children who drive, cause millions of dollars in damages, you'll end up losing everything you've spent years accumulating. This could include your "business/corporation", if the shares of your corporation (or the membership interest in your LLC) are held in your name. Don't believe it –just ask Suge Knight (former CEO of now defunct Death Row Records).

### **ONSHORE (Domestic) VEHICLES:**

Asset protection specialists, like J E Holdings, LLC. utilize a variety of Domestic (as opposed to Offshore) vehicles and structures to achieve a client's goals. These include, but are not limited to: Family Limited Partnerships (FLP), many types of Trusts: including Charitable Remainder Trusts, Grantor Related Annuity

Trusts (GRAT) Irrevocable Life Insurance Trusts, (ILIT), Intentionally Defective Irrevocable Trusts (DIT), Children's Trusts, Qualified Personal Residence Trusts (QPRT), Dynasty Trusts, Living Trusts, Corporations, Limited Liability Companies (LLC). Equity Stripping, Private Annuities, Private Banking, Pre-nuptial and Post-nuptial planning, etc. All these vehicles are perfectly legal, and, have been used by every major American corporation and high-net worth individual, for over one and fifty hundred years. A full two-thirds of the entire world's wealth is offshore.

## OFFSHORE VEHICLES:

JE Holdings, LLC, offers highly sophisticated offshore programs that are fully U.S. Tax Compliant. An Offshore Asset Protection Trust (APT) provides our clients with the ultimate in Asset Protection Strategies. We establish International Business Companies (IBC) and International Estate Planning Trusts (IEPT). Often called a (Super) living trust, it avoids probate, integrates bequests and distributions, and maintains confidentiality and secrecy. In addition, it segregates and isolates financial risk and provides full protection of trust assets. An International Estate Planning Trust can provide income tax benefits as well. Most importantly, like all Foreign Asset Protection Trusts, it is a self-settled trust.