

Asset Protection Newsletter

The desire of knowledge, like the third for riches, increases ever with the acquisition of it.

– Laurence Sterne



**Welcome to Our August 2014
Asset Protection Newsletter!**

You mention ‘going international’ with your money. Can you give us an overview?

Our many years as asset protection and wealth preservation lawyers have taught us that the safest wealth is international wealth. We create international asset protection programs for many clients and none has lost their international assets to any litigant. These clients also enjoy greater privacy and more than a few find investing internationally to be more profitable.

Your money is far safer internationally than it is in lawsuit-crazed America. Yes, you must pay your taxes on your international income and follow a few tax reporting rules, but it’s all 100 percent legitimate. If your accountant or lawyer thinks international finance is only for crooks, frauds, and the super-rich, they would be wrong, and their narrow mindedness could cost you your wealth.

International wealth protection is increasingly popular and will continue to grow in importance and popularity because financial



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August 27, 2014

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Important Changes in Florida Law

Latest update: In June of 2010, the Florida Supreme Court held in *Olmstead*

and legal professionals want stronger protection for their clients. Unfortunately, too many lawyers still rely entirely on domestic asset protection strategies when their clients' money would be considerably safer internationally. That's why when we protect our wealthier clients we frequently blend domestic and international strategies. We use the domestic strategies to shelter their U.S.-based assets, such as real estate and their business, and their international entities protect their nest egg and liquid investments. This combination creates the most effective overall protection.

What type client uses international financial planning?

Not surprisingly, most of America's major corporations have international entities. And no less conspicuous are the hundreds of thousands of ordinary people worried about litigation and loss of their wealth. They want the best protection – and they find it internationally. For instance, one advantage of international protection is that fraudulently transferred assets within the U.S. are recoverable through the U.S. courts which have jurisdiction over these assets. But American courts lack jurisdiction over international assets, which makes them far better protected. This point is important. You never know when someone will raise claims from the past.

International Financial Centers provide powerful debtor protection because they impose many legal and procedural obstacles which few creditors can overcome. One example is their short statute of limitations (one or two years) to challenge asset transfers internationally. Timely challenges are rare. Another obstacle is that creditors must prove beyond a reasonable doubt that a transfer internationally was fraudulent which is a very difficult standard to overcome. Nevis is a particularly strong asset protection jurisdiction and it makes the creditor post a cash bond before the creditor can sue. Another roadblock is that a creditor must hire local counsel on a fee-only basis as contingent fees aren't allowed. Moreover, a judgment creditor must sue anew in the international jurisdiction as these asset protection centers do not recognize or enforce US judgments. We can continue and cite many other reasons why international protection is so formidable.

In sum, people who go internationally with their money are those with enough wealth to make it worthwhile, say \$500,000 or more. These people rightfully want appreciably stronger protection than domestic or U.S.-based entities can provide.

As we later discuss in the chapter on Protecting Your Investments you will see how international planning works in greater detail.

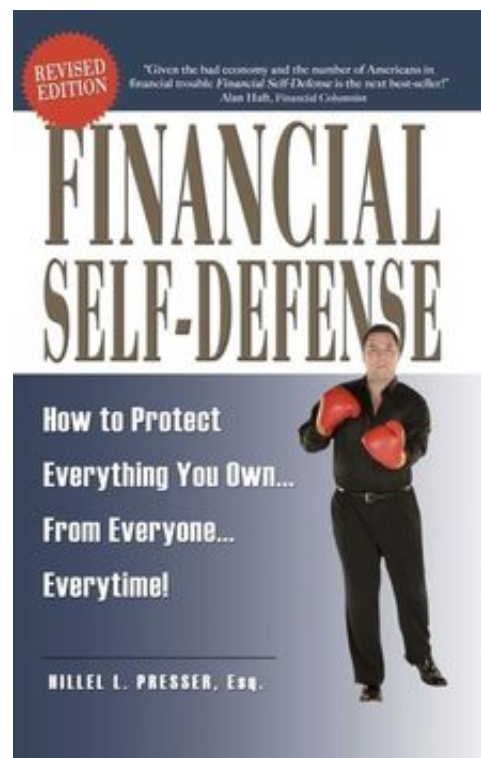
v. Federal Trade Commission (No. SC08-1009) that a charging order is not the exclusive remedy available to a creditor holding a judgment against the sole member of a Florida single-member limited liability company.

Be one step ahead, keep following our newsletter for up to date changes in the law!

Trending Asset Protection Public Relations

Listen to our radio clip with Bill Lusby.

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Contact our law firm today to schedule a complimentary (free) Preliminary Consultation with Attorney Mr. Presser and receive a complimentary copy of Financial Self Defense (Revised Edition) or click the image above to purchase your

Our website www.AssetProtectionAttorneys.com also fully discusses the various international entities. The point is that international wealth protection can be both vital and complex, but deserves investigation and consideration if you have sufficient liquid assets that need the strongest possible protection.

Can you tell me about using Life Insurance and Annuities as a Will Substitute?

In some states, such as Florida, it is desirable to pass assets outside of the surrogate's court. There are many tools that you can use to achieve this objective. One such tool is life insurance and annuities.

Life Insurance is the equitable transfer of the risk of a loss, from one entity to another, in exchange for payment. Life insurance insures the risk of a loss of life and its cash value is exempt from creditor judgment.

An annuity is a contract between you and an insurance company that is designed to meet retirement and other long-range goals.

Annuities typically allow for tax-deferred growth of earning and may include death benefits; however early withdrawal of an Annuity may trigger a penalty.

Annuities can come in three ways; fixed, indexed and variable.

In a fixed annuity, the insurance company agrees to pay a specified rate of interest during the time your annuity is growing.

In an indexed annuities promise returns based on changes in an index (such as a stock price index). In a variable annuity, you can choose to invest your purchase payments from among a range of different investment options – usually mutual funds. Your return will be dependent on how your investments perform.

Life insurance and annuities pass outside of probate because the monies automatically pass to the beneficiary named– rather than through Will.

The Presser Law Firm, P.A. - Asset Protection Attorneys

The Presser Law Firm, P.A. represents individuals and businesses in connection with the establishment of comprehensive Asset Protection plans that incorporate both domestic and international components.

We help our clients protect themselves from lawyers, malpractice claimscreditors, foreclosure deficiencies, former or current spouses, children, relatives, and greedy lawsuit-obsessed citizens. While many people can make money, few know how to protect it.

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Refer a Friend!

If you know anyone that would benefit from this newsletter, please have them contact us at

Info@AssetProtectionAttorneys.com.

For every 60 minutes you spend making money, spend 60 seconds thinking about how to protect it!



Visit Us At Our Office Location!

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In addition to Asset Protection, The Presser Law Firm, P.A. represents individuals in the areas of business formation, legal and business counsel, estate planning, and estate administration (wills and trusts).

We have been featured in numerous newspapers and magazines, among them Forbes, Sports Illustrated, The Robb Report, The Houston Chronicle, and The Los Angeles Times. We have also appeared on several radio and television stations such as FOX, BRAVO, NBC, ABC, and CBS and have been profiled in the international press in Canada, Germany, Greece, Ireland, and the United Kingdom. We have represented some of today's most well known business owners, celebrities, and professional athletes.

We have been working around the clock to improve our Firm's online presence to ensure that you receive the most up-to-date information on how to protect everything you own from everyone, every time. We will be constantly updating our social media with new cutting edge information, just click the links above to follow us.

If you know a colleague, friend, family member or anyone that would benefit from this important information, please have them contact us to be added to our newsletter!

Best Wishes,

The Presser Law Firm, P.A.
Asset Protection Attorneys

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