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WELCOME TO
ASSET PROTECTION

Asset Protection today is for every Business Owner, Large, Small or Individual Professional.

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- Nevada Corporation
- Family Limited Partnership
- Living Trusts
- Limited Liability Company
- Domestic Assets Protection
- Offshore Brokerage Services
- Asset Protection Charts – Use Of
- FDL and Associates Consulting Services
- Do-It-Yourself

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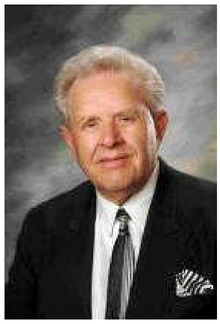

48 Years Experience

ASSET PROTECTION

Welcome to FDL's Asset management Service Center

FDL's Asset Manager Services is a network of individuals and companies who have an expertise in business management, retirement planning, corporations, limited partnerships, trusts, insurance and investments. The management team is comprised of individuals who have MBAs, Certified Financial Planners, Accountants, Attorneys, Captive Insurance Company Managers, and provide Nationwide licenses as Insurance Agents and Brokers.

It is our desire to bring asset protection solutions to you at an affordable cost. FDL and Associates offers full service consulting to clients as well as do-it-yourself ASSET Management advice.

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WHY
ASSET PROTECTION

The current litigation explosion in our society is forcing professionals, small business owners, as well as the common homeowner to focus on ways to protect their savings, investments and other accumulated assets that have become attractive targets for plaintiff attorneys.

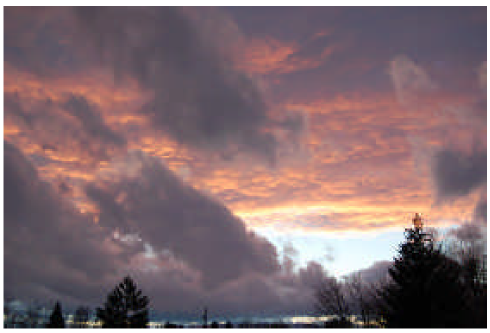
The U.S. legal system stacks the deck against the defendant and is in favor of the plaintiff. This is especially true if the plaintiff has deep pockets to pursue. U.S. judges are also not always competent to handle the cases that come to them. Many times the court issues judgments that are not just or fair.

The average person will be sued five times in their lifetime and faces the very real prospect of being on the receiving end of an at-fault judgment. Failure to prepare for that contingency can result in the instant loss of a lifetime's accumulated wealth. Once a suit has been filed or one is anticipated, the law prohibits the transfer or moving of assets. Although, assets may be moved under certain conditions, it is always better to arrange for this before the fact.

Locating Your Assets?
How does a lawyer find something you have of value? Very easily. They hire one of many firms that specialize in locating assets for attorneys. They can locate bank accounts, real estate, brokerage accounts, auto, businesses, etc., all in your name. In fact, many times a contingency fee attorney will do an asset search on you before he even bothers to sue you. He wants to make sure you have something of value before he spends his time and money. There is little about your personal and financial well-being that cannot be found. However, if the assets are not in your name and are instead listed in the name of a corporation, trust or partnership, fining them becomes much more difficult (if not impossible) and expensive for the plaintiff's lawyer.

Maintaining Control of Your Assets

How do you minimize the chances of losing assets? By becoming a small target. How do you become a small target? By shrinking the size of your estate so that you do as John D. Rockefeller said, "Own nothing and control everything". That is the key. You, of course, do not want to give up control but you can give up ownership in such a way that a plaintiff will lose the leverage of fear. This can be accomplished through a combination of domestic and foreign structures. Be careful not to do the "poor man's asset protection" by just transferring assets to a brother, sister, mother or friend. This is not a good idea. It is extremely transparent to a plaintiff attorney and will result in serious IRS tax problems.



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Are These Techniques Legal?

Absolutely! The rich have used asset protection for decades. They use these very tools and strategies that are discussed by FDL. They are legal, effective and can give you the peace of mind you have earned.

Example: Have the Nevada Corporation put a lien on your major assets such as your home, rental property, or business property. Now, there will be no equity if someone should come snooping around looking for a deep pocket, they won't find it. The Nevada Corporation can hold trust deeds, or UCC-1 filings.

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ASSET MANAGEMENT SERVICES

FDL Insurance Services provides UNIQUE products and services to Business Owners that have a need to structure their Business and Personal affairs such that they can receive the MAXIMUM protection for their Business Assets and their Personal worth.

FDL relies heavily on consulting, technology, self-insurance, and outsourcing, to pro vide this service benefit to his clients.

As an Insurance Program ADMINISTRATOR and professional Self-insured Benefit Manager, FDL has been able to continuously enhance this overall service. FDL has developed an Asset Management model for protecting Business and Personal Assets from today's dangerous world. FDL has structured the most innovative and professional; Benefits, Self-insurance, and Asset Management Administration in the country.

FDL is different from being just a Third Party Administrator (TPA) of a scheduled program. FDL is a Professional and Licensed Benefits Administrator. FDL has assembled professional CPA Accounting Service firms, Actuaries, Tax and Corporate Attorneys, Claims Managers, Risk Managers, and licensed professional U.S. Insurance Brokers, to provide packaged; Insurance, Self-insurance, and Risk Transfer programs specifically designed for small, medium, and large Business Owners or Industry Associations.

Asset Management programs today must be able to; transfer risk, and address the Business Owners Employee Benefit program needs. This will require the utilization of; (1) Self-insured Benefits,)2) the Self-insured transfer of the business owners risks (business liability, property, D&O, Auto), to a viable new RISK Assumption directly managed program. Obtaining a cost-effective tailor-made and specifically structured risk management program IS proving vital to the success of every small, mid-size and large business owner today.

As more Business Owners reduce their health insurance coverage plans, share less of the health care costs, and try to fight the battle of increasing premium for all types of Insurance coverage, the ability to design STATE-OF-THE-ART business risk transfer programs, that protect assets and provide Business Owners the means to retain control over their Companies Employee Benefit Plan and Liability and Property needs, that will allow the maximization of Businesses cash management projects, will become critical to both retaining the best employees and protecting the assets of the Business and the Business Owner.

Sheltering assets today is for everyone. Living in a litigious society, with Plaintiff Attorney's utilizing every creative loophole in the law to collect whatever they can from someone else for whatever may happen in life, is the way life is today.

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Today Business Owners and Licensed Professionals are going BARE, or as it is known Self-Insuring, because of rates or the non-availability of any insurance. This means that the Business Owners or Licensed Professionals, rather than an insurance company, answering any lawsuit, the responsible party for all legal fees and any judgment or settlement if a lawsuit is filed is the party being sued.

By example, in Miami-Dade Country in South Florida, nearly 20% of the Counties 6,360 active medical doctors are *bare*. They have no insurance.

As Self Insurance becomes more of a common practice among licensed professionals and high-risk target Business Owners, SHELTERING ASSETS with sophisticated trusts and out-of-state Corporate structures, safely out of reach for legal judgment down the road, is what must take place.

By example, in Arkansas for instance, more than 100 Nursing Homes, out of a total of 237 in the state, had no liability insurance as of 2010, according to the Arkansas Health Care Association.

What happens when a presumed injured party sues a Business Owner or Licensed Professional without insurance? The injured party often settles for less and does so before the party sued claims bankruptcy. Asset protection advisors recommend clients to first hire a bankruptcy attorney rather than a defense attorney, if they are sued. What plaintiff attorneys fear most is a lawsuit in bankruptcy. In one example, a Florida Doctor was sued that was not insured and the same day the jury awarded nearly $4.0 million the Doctor filed for Chapter 7 bankruptcy. While the Doctor had nearly $3.8 million in assets, his money was held in his house, retirement accounts and other protected assets, which are exempt from creditors under Florida law. The case reach the FLORIDA Supreme Court, which ruled in favor of the Doctor that even the annuities he had purchased also were protected under Florida law. Ultimately the $4 million judgment was discharged, meaning that the Doctor was off the hook. The claimant received nothing.

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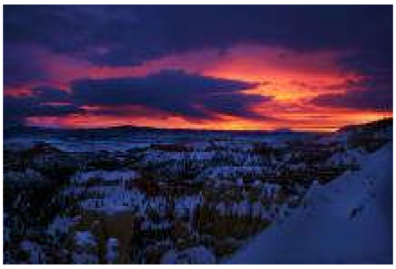

ASSET PROTECTION QUESTIONS

If I put my real estate into a family limited partnership, won't my taxes go up?

No, not if it is properly done. There will be no adverse tax effects. We now have to transfer your real estate so that the county assessor's office will not levy any tax increase.

My advisors say asset protection does not work. Is this true?

This is absolutely not true. We have many success stories to prove the opposite. We recommend that you have your advisors call us and we will be happy to speak with them!

If I put my real estate in family limited partnership, won't my lender own the loan?

No, lenders understand that this is not a sale. A transfer to a family limited partnership is similar to a transfer to a living trust. It is done for estate planning purposes.

Can a Nevada corporation do business in California without registering in California?

Yes, it can. There are certain exceptions in the California Corporations Code to say that foreign (out of state) corporations can conduct certain types of business in California without registering to do business in the state. We have the list and would be happy to provide it to you when you place your order.

Do you provide complete Nevada corporate services such as address, mail forwarding, a physical office in Nevada and bank account services?

Yes we do. We feel that in order for your Nevada corporations to pass the test as a legitimate out-of-state entity, it should have all corporate records properly done and an address in the state of Nevada.

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ASSET PROTECTION
SINGLE ENTITY LLC

One of the major concerns people have is how to protect their home in the event of a lawsuit. Many states have limited homeowner protection for personal residences and other states, such as Texas and Florida, basically have unlimited protection. Many times the fear of losing one's home, is enough to get a defendant to settle even if the defendant does not feel that the lawsuit has merit or is legitimate. The lawyers know this and many lawsuits are filed in this country just because the lawyers know that they can get a settlement. They know that the fear of losing one's home or other assets will bring the defendant to the settlement table.

For years limited partnerships have been used by the astute to protect their homes as well as other assets in the e vent of a lawsuit. Attorney's and promoters have been selling them nationwide for the past 10 to 15 years. The primary reason for this is that limited partnerships have something called "charging off protection". Most states have adopted similar charging order language for the limited liability company statutes.

Under the Uniform Limited Partnership Act and the Revised Uniform Limited Partnership Act, a creditor cannot reach the assets of the partnership. The creditor must obtain a "charging order" from the court. Such charging order restricts the creditor to distributions if and when they are made. The creditor is not entitled to any voting rights, and thus cannot force a distribution. The <u>debtor</u> controls the voting rights and therefore has the sole power to decide if and when a distribution will be made. Another feature of a partnership or an LLC that is classified as a partnership is the ability to give phantom income to the creditors. Under Revenue Ruling 77-137, the IRS held that an assignee of a limited partnership interest was the beneficial owner of such interest and as such "may report the distributive share of partnership items of income, gain or loss, deduction, and credit attributable to the assigned interest… in the same manner and the same amounts that would be required if [the assignee] was a substitute limited partner". So, even if the limited partnership or LLC does not make distributions to the partners, according to the IRS ruling the creditor may be liable to pay taxes on undistributed profits. This fact has kept many creditors from asking for charging orders.

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The charging order is one, and possibly the sole remedy in some states. Other states allow foreclosure on the partnership interest as well. Some states allow foreclosure by statute and others by case law. Arizona, Oklahoma and Alaska are the only states that prohibit foreclosure for both limited partnerships and limited liability companies. Nevada and Delaware do not prohibit foreclosures by statute, but there has been no case law supporting it. California and Texas among others have allowed foreclosure by case law.

It has long been questioned whether or not the limited partnership is the correct vehicle to protect the personal residence. There has been uncertainty whether a partner in a limited partnership may deduct mortgage interest under Code Section 163 (h) (3). Many different tax authorities interpret the Code different ways. One book will say that it is permissible to deduct mortgage interest for personal residence held in a limited partnership, while another book written by different tax authority will take the opposite view. Also, under section 121, it appears that only an individual or grantor trust would be entitle to be excluded from gross income up to $500,000 from the sale of a personal residence. Married people are willing to put their homes in a limited partnership and risk losing the mortgage interest deduction because they feel it is better to deal with the IRS than risk having their home taken from them by a creditor. People are willing to wait until the legal crises has passed, and then deed the property back into their own name for a couple of years, then sell the property and thus qualify for the $500,000 exemption.

The non-entity single member LLC can be a solution to these concerns. Under Treasury Reg. 301.7701-3 a wholly-owned LLC can "check the box" so as to be taxed as a non-entity. This single member LLC would be disregarded for tax purposes and taxed as if the individual owns the asset. Most states now allow one person LLC's. Since LLC's have all of the charging order protection that was mentioned previously, this allows the creditor to have the best of both worlds. They can deduct mortgage interest and qualify for the exclusion, as well as having charging order protection.

Under this scenario a married couple would have two choices. They can transfer the home into a single entity LLC and have that entity owned by the least risky spouse; they can form two single entity LLC's and have each spouse own one of them. Then, they can have each single entity LLC hold a 50% interest in the property.

In my own work I no longer use limited partnerships for person residences or vacation property. I use them only for rental property and other assets. An offshore grantor trust could be used to hold the interest in the single entity and this would provide even greater protection. I do frequently employ the use of such a trust and domicile in Nevis. It is important that the trust be a grantor trust and not an irrevocable trust in order to meet the requirements.

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ASSET PROTECTION
NEVADA CORPORATION

In many cases a Nevada Corporation will be FDL and Associates first line of defense. There are a multitude of reasons why a Nevada Corporation can be useful. Following is a list of some of the reasons.

1. **It is a tax-free state.**
   - No corporate tax
   - No franchise tax
   - No personal income tax
   - No stock tax
   - No estate tax
   - No inheritance tax
   - No gift tax
   - No inventory tax

   Just no tax!

2. It is the only state in the Union that does not voluntarily share information with the IRS or with any other state.

3. It is the only state that allows for bearer shares. Whoever holds them owns them. The stock does not need to be registered in anyone's name.

4. There is no personal liability. On March 13, 1987 the Nevada Legislature passed legislation that indemnifies directors and officers from personal liability for acts committed on behalf of the corporation or by the corporation.

NOTE: The name of owners or stockholders of Nevada Corporations are not a matter of public record. Only the officer's names are made public. Creative planning can remove your name as an officer or director.

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Uses for a Nevada Corporation

Use your Nevada Corporation as a supplier, advertising agency management company, lending institution, equipment lessor, premises lessor, employee leasing company, or some other use that is necessary for your business. Your Nevada Corporation now bills you for the services provided. It will generally add some amount to the bill for its service costs and overhead. Thus you are able to transfer some of your profits to a tax-free state!

EXAMPLE: Have your supplier invoice your Nevada Corporation for products that you normally purchase. Let's say that the invoice is for $50,000. Your Nevada Corporation will pay the bill and bill your local company $75,000. Bingo! $25,000 of profits has been shifted to a tax-free state. Major U.S. Corporations have used these tactics for years. Not only within the United States, but worldwide! Have you ever noticed that many credit card companies bill out of South Dakota? That is because South Dakota is a tax-free state.

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ASSET PROTECTION
FAMILY LIMITED PARTNERSHIP

What if you could sign a document, write a check for a few hundred to thousand dollars and begin to:

- **save thousands of dollars in income tax every year,**
- **save self-employment taxes,**
- **save hundreds of thousands in future estate taxes,**
- **insulate your assets from the lawsuit epidemic, and**
- **retain control over your assets?**

Sound interesting? Well what is a family limited partnership? It is one of the most effective asset protection tools around. It helps reduce estate and income taxes, gives you the ability to manage your assets while denying creditors access tot hem, and has a built in tax penalty for any creditor who receives a court order against you. General partners are in complete control while limited partners have no control. The law denies the creditor the right to take any interest in the partnership, and if structured properly then can provide great anonymity. It may sound like a mouthful and it is. They are among the most widely used and effective domestic asset protection tools around.

Family Limited Partnerships are used to protect real estate, stocks and bonds, cash, jewelry, furniture and fixtures and many other personal and business assets. The FLP is unique in that it is a tax neutral entity. Thus, unlike a corporation you can freely transfer assets in and out of the FLP without worry about an adverse tax effect.

So, How Do They Work?
The first thing we do is legally and properly form an FLP that is structured to your specific needs. This takes some important planning. Second, the partner agreement has to be drawn up and the ownership carefully decided. Third, the assets have to be properly transferred into the FLP.

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Once all of this has been done, it becomes very hard for a creditor to attack your FLP. If he gets a judgment against you, that still does not give him the right to take your assets in the FLP. He has to go back to court and get another judgment called a charging order. That allows him to get your share of the distributions from the FLP. If you do not distribute anything, then the creditor gets nothing. He cannot take your position and run the FLP. He cannot force you to distribute assets. If the FLP has undistributed profits, the creditor gets a k-1 and must pay tax to the IRS on money he never received and probably never will receive. As a result of this, few creditors ever go for a charging order. Thus your assets are safe!

Your partnership agreement is confidential and is not filed with any government agency. Only you know what it says and only you know who the limited partners and what assets are owned by the partnership.

As FLP does not have double taxation like a corporation so you do not have to worry about that. It is truly an excellent domestic protection tool when it is properly structured and implemented.

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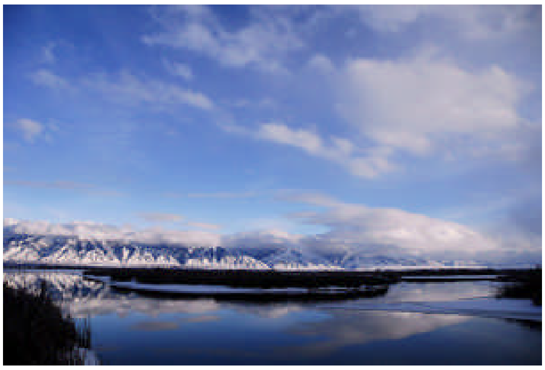

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ASSET PROTECTION
LIVING TRUSTS

Revocable Living Trust

A revocable living trust is a legal document that includes your instructions for what you want to happen to your assets when you die. It is similar to a will in this regard, but, unlike a will, a living trust avoids probate at death. It also prevents the court from controlling your assets if you become incapacitated. It gives you (not the courts) control of the assets you leave to your minor children or grandchildren.

You do not lose control of your assets when you put them into a living trust. You can continue to buy, sell, mortgage, etc., just like before. You can cancel the trust at any time.

A revocable living trust does not, in and of itself, provide asset protection. However, it does avoid probate, allow you to keep control and there are a few tricks that will enable your trust to provide some appearances of asset protection.

Offshore Asset Protection Trust

For the ultimate in asset protection and estate planning the offshore Asset Protection Trust is the way to go. When you combine domestic strategies, with the asset protection trust, you become 99.9% bullet proof. With an offshore trust controlling your asset, it becomes very difficult, if not impossible, for a creditor to gain control or get the assets sent back to the U.S.

Just like a revocable living trust, the offshore asset protection trust allows you to avoid probate and distribute your assets to your heirs. Since it is governed by offshore jurisdiction, the trust is not subject to U.S. claims or orders from U.S. courts.

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New World
ALTERNATIVE RISK TRANSFER
INSURANCE SERVICES

ASSET PROTECTION
LIMITED LIABILITY COMPANIES

A limited liability (“LLC”) is a non-corporate business entity, in which all members have limited liability protection, in which all members can participate in management control, and which, if appropriately structured, is taxed as a partnership rather than a corporation for federal income tax purposes. By combining limited personal liability with partnership tax classification, the LLC can provide advantages, which are unavailable to corporations, partnerships or limited partnerships, thereby affording investors the latitude to participate in business ventures.

Additionally, the LLC may be an appropriate vehicle for real estate investments because it combines liability protection with favorable partnership tax treatments. Although real estate ownership creates potential liability under mortgages, leases and other contracts, environmental laws and other laws real estate investors traditionally have avoided using corporations because they have considered taxation on in-kind contributions of real estate to be disadvantageous and because they have desired flow-through treatment of losses, enhanced by the increased basis provided through debt financing.

Accordingly, a LLC, if appropriately structured to be classified as a partnership for federal income tax purposes, is permitted to allocate tax items of income, gain losses, deductions, and credits among its members in accordance with its “partnership agreement” (i.e., operating agreement or regulations).

There are no major differences in the federal income tax treatment of LLC’s and limited partnerships. The principal advantage of the LLC, the limited partnership, the limited liability protection afforded all LLC members and managers. Limited partnerships are required to have one or more general partners, who are personally liable for partnership debts and obligations. The LLC affords limited liability protection to its members regardless of the extent to which they participate in management and control of the LLC business affairs. A similar result might be obtained by use of a limited partnership with a corporate general partner controlled by the limited partners.

If the IRS continues to ease its positions concerning free transferability and continuity of life, and if states continue to adopt LLC statutes, these constraints will diminish or dissolve, and the LLC will become the entity of choice for more transactions.

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A very effective and useful Asset Protection vehicle would entail the use of a LLC. The specific arrangement would depend on your particular circumstances, business activity, and the type of assets owned. If you are engaged in any business or if you own property, we recommend that you take necessary steps to arrange your affairs in order to maximize the income tax, estate planning and lawsuit protection techniques currently available.

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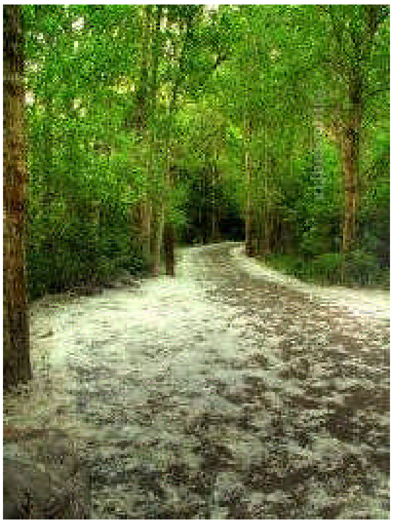

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ASSET PROTECTION
USE-OF

YOU → **Assets you own in your name**

You have no asset protection and are vulnerable to attack by any creditor. All assets are in your name.

Family Limited Partnership → **You are General partner**

Holds title to Personal Assets, Real Estate, cash, Stocks, etc..

Limited Partners can be a Domestic or Offshore trust, family members, corporation or other possibilities.

Now you no longer hold title to your assets. The Family Limited Partnership holds title but as general partner you control everything. It is no longer easy for creditors to discover what you own and it is very difficult, if not impossible, for them to break through.

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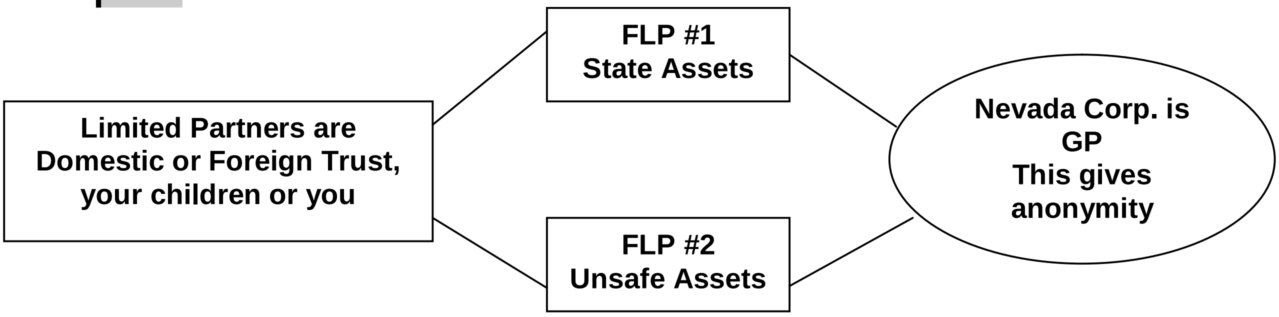
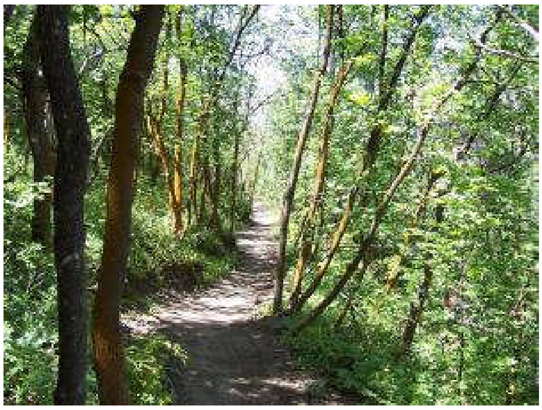
ALTERNATIVE RISK TRANSFER
INSURANCE SERVICES

ASSET PROTECTION
USE-OF (con't)



This method allows you to gain more anonymity by making a Nevada corporation or an offshore corporation the general partner. You can also use more than one Family Limited Partnerships. This way you can segregate safe assets from unsafe assets.



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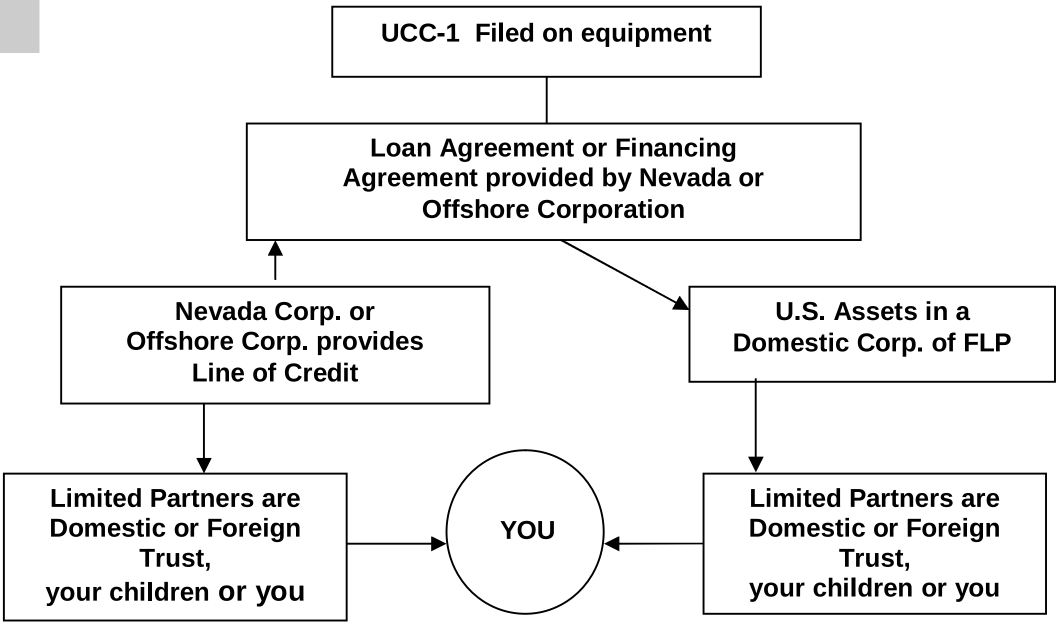
ASSET PROTECTION
USE-OF (con't)



In this financing scenario the Nevada or the offshore corporation provides a line of credit secured by the assets of your domestic business. The assets can be equipment, autos, stock accounts, etc. Since ownership of Nevada Corp. and especially Offshore Corp. is secret and anonymous, your involvement in these companies is now known. In fact, nominee shareholders are available offshore. You sign on the bank accounts but the offshore trust company will hold your share in their nominee name.

Now all your assets are encumbered and a creditor will have little luck in reaching you.

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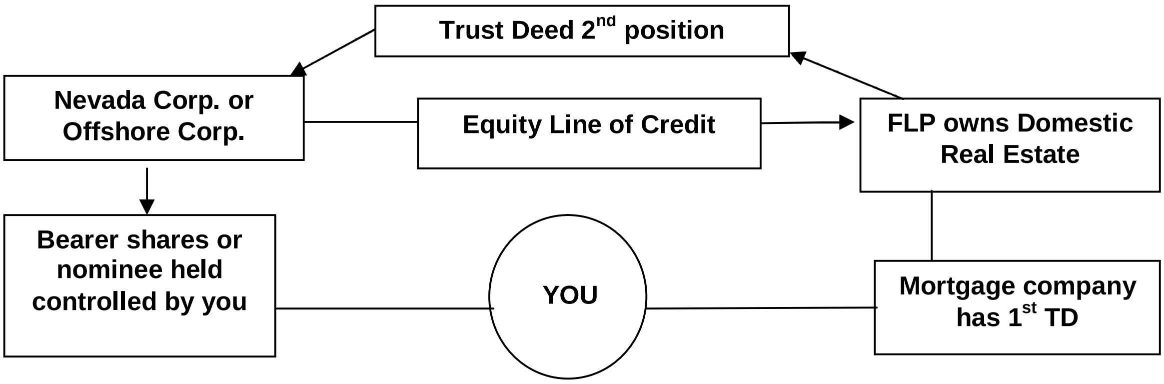
ASSET PROTECTION
USE-OF (con't)



The Nevada or offshore corporation provides an equity line of credit to your limited partnership and takes a 2nd trust deed to secure their position. Any creditor attacking you will find no equity left in the property. The Nevada Corp. or Offshore Corp. will be ahead of any creditor that files a lien. When the first trust deed is paid off, the Nevada or Offshore corps now are in first position. Upon a sale the proceeds will be paid to the Nevada Corp. or the Offshore Corp. You can also have the Nevada Corp. provide the line of credit and then have the Offshore Corp. own Nevada. This gives even greater anonymity as the owners of the offshore corp.

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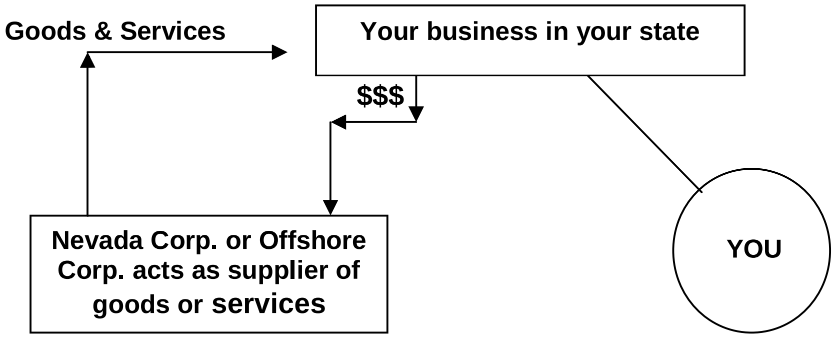
USE-OF (con't)



Under this scenario, you can make payments for goods or services that your Nevada or Offshore corporations provide to your in-state business. This transfers profits from your state where they are taxed to a non-tax entity. Federal taxes would still be payable but potentially at a much lower .

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ASSET PROTECTION
USE-OF (con't)

Nevada corp. or offshore corp. puts liens on equipment

Nevada corp. or offshore corp. puts liens on receivables

Your domestic corp. basically a shell

Nevada corp. or offshore corp. holds premises lease

Under this scenario your domestic corporation is basically in a shell. The Nevada or offshore corporation owns or puts liens on all major assets. This way if the domestic corporation has to file bankruptcy, a new entity can start up immediately and sign leases or take over the payments for the equipment, receivable premises.

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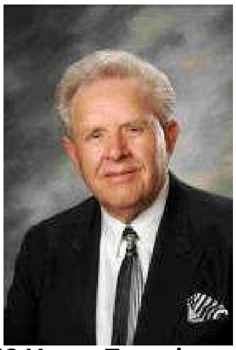
ASSET PROTECTION
DO IT YOURSELF


48 Years Experience

The Revocable Living Trust

Use this strategy to protect your Estate from the financial and emotional ravages of probate and eliminate Estate and Inheritance Tax. If you only have a Will, you are subjecting your estate to probate (average of two years and court costs, attorney fees, appraisal fees, and, and, etc.) and total costs ranging from a low of 7-11% and up as high as 70% of the estate value.

The Family Limited Partnership

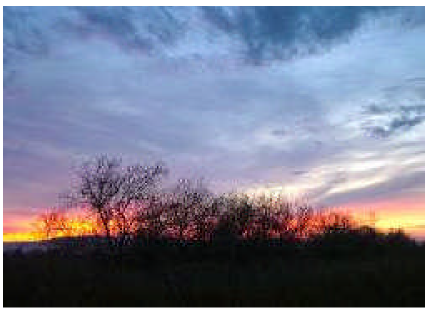
Includes important language to both provide insulation from judgments in lawsuits and pass your estate to your children free from inheritance taxes. The language in this document makes it worth thousands. And when you strategically combine it with the trust and corporation, it is priceless. Hold your assets here, use as many of these as you have categories of assets you want to protect.

The Corporation

How to properly set up and maintain, is the veil you need to operate your business. Properly maintained, any suit against your business (as opposed to personal suits) will stop at the corporation. The language in these corporation documents is different than anything you may have ever used before—unique wording makes it a true asset protection strategy. Includes sample real estate and equipment leases.

The Irrevocable Trust

Contrary to popular belief, the IRS taxes Life Insurance. The principal purpose of the strategy in this asset protection tool is to pass the entirety in value of your estate to your heirs, whether it's $700,000 or $700 million. Insurance placed in this trust avoids taxation. Why pay premiums on $1,000,000 of insurance if your heirs will only receive $500,000. The tax advantages of this trust are minimal; the lawsuit protection factors are significant. As you insulate yourself from ownership and being able to change the beneficiary, the cash value during your lifetime and full value following death is insulated.



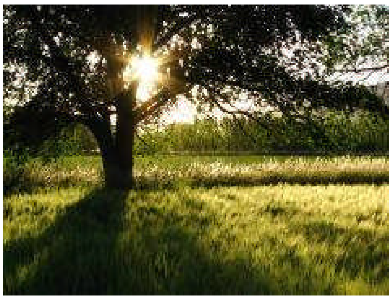
ASSET PROTECTION
DO IT YOURSELF (con't)

The Children's Trust

A strategy for; insulation against lawsuits, for estate tax planning, and for income spreading. Includes 37 indexed pages +19 example pages. Generally these assets are immune from lawsuits and judgments of the creators. This tool also provides income tax advantages and estate tax advantages. Use it to hold the assets your corporation leases, thereby spreading income to your children. Use it to hold appreciating assets for your children. Includes sample equipment leases.

The Limited Liability Company

The LLC has 27 pages +27 example pages. The LLC provides for limited liability for the manager and it allows for the members to act as managers without compromising their protection. This is an excellent tool for holding your home and other real estate.



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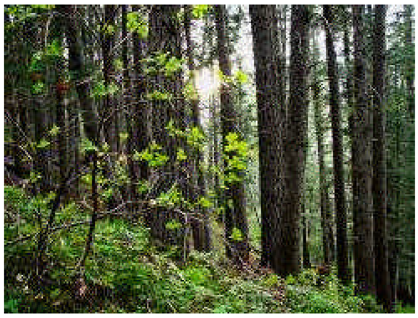

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