



Are you Un-Protected?

If you have assets, savings, investments, or are concerned about finances for your parents or children, please pay attention. Do you have a small business and considering retirement? Are you concerned about the value of the dollar or real estate values? Are you aware that anyone can steal your identity or show up unannounced at your home?

Solutions are explained that can provide privacy, and protect your family from an unwarranted financial attack. You can almost completely eliminate losses from medical bills, lawsuits, real estate losses, identity theft, and mistakes of your relatives. Sometimes there are tax savings too.



Learn how to Privately own
and Privately protect..

-Your home
-Your business
-Your bank accounts
-Your stock
-Your retirement
-Your vehicles
-Your collectables

Protect Assets, Recover Your Privacy, Ensure Your Legacy
True Trust - Where protection for your family comes first!

Email at info@truetrust.com Or Phone: (949) 497-3600
10am to 10pm – 7 days a week

Read some of the book at: **www.TheProtectionBook.com**

Reasons for Trusts



Manage Assets and Privacy
Protect Children, Grandchildren, Spouse, Parents, Friends
Protect Business, and ability to manage and sell a business
Protect from loss of income, house, or medical bills
Protect from potential FUTURE debts or taxes, or those of relatives and friends
Protect from child's future wife or husband
Protect from child's (or parent's) mistakes or legal entanglements or divorces
Protect Retirement, Medical Benefits, Insurance and Government Benefits
Provide for School, Health, Security, Church, Charities and Education
Provide for unable persons, for minors until of age, for Guardians, for Pets
Provide for minors until educated, until married, until mature, or to have kids
Provide management of income to restricted person that cannot earn income
Provide for tax savings or shift taxes to lower income brackets
Unlock Portfolio into Separate Protected Assets that do not guarantee each other
Prevent being forced by relatives into Assisted Living, or a Convalescent Home
Eliminate Corporation, Partnership or LLC expenses, registration, reporting, errors and penalties
Eliminate costs, fee confusion, disagreements, transfers, delays and attacks on assets
Eliminate claims by unwanted relatives, publicity, probate, courts, attorneys, fees and death taxes

Common Types of Trusts

(Many purposes can be combined, but are often overlooked)

Private Asset Trust (PAT)
Living Revocable Trust (LRT)
Real Estate Investment Trust (REIT)
Family Limited Trust
Personal Residence Trust
Complex Trust
Family trust
Blind Trust
Business Trust
Verbal Trust
Deed of Trust
A/B Trust
A/B/C Trust
Banking Trust
Children's Trust
Public Trust
Charitable Trust
Court Trust
Prenuptial Trust
Pet Care Trust
Charter Trust
Remainder Trust
Testamentary Trust
Asset Protection Trust
GRAT Trust

Trust by Statute
Trusts created by a court
Trusts created by a contract
Trusts created by an event
Simple Trust
Living Trust
Passive Trust
Crummey Trust
Intervivos Trust
Illinois Land Trust
Massachusetts Trust
Spendthrift Trust
Special POA Trust
Corporate Trust
Legacy Trust
Charitable Remainder Trust
Uni-Trust
Church Trust
Constitutional Trust
Special Needs Trust
Foundation Trust
Discretionary Trust
Education Trust
International Trust
Offshore Trust

Senior Residence Trust
GRIT Trust
Trust by Will
Settlor Trust
Stock Holding Trust
Creator Trust
Grantor Trust
Insurance Trust
Land Trust
Revocable or Irrevocable Trust
Generation Skipping Trust
Trust Deed
Investment Trust
Pourover Trust
Anti-stalking Trust
Foreign Trust
Custom Trust
Q-TIP Trust
Privacy Trust
Companion Trust
Contract of Trust
Non-Grantor Trust
Investment Trust
Miller Trust
Private Asset Protection Trust



CELEBRITIES & FAMOUS PEOPLE

Divorce and Litigation without a Private Asset Protection Trust

PROTECTION FAILURES:

1. James Cameron and Linda Hamilton..... she got \$50 million
2. Phil Collins third wife Orrianne..... got \$50 million (2nd wife got \$34 million)
3. Morgan Freeman and Myrna Freeman..... she got \$400 million
4. Michael Douglas and Diandra Douglas..... she got \$45 million
5. Kenny Rogers and Marianne..... she got \$160 million
6. Harrison Ford and Screenwriter Melissa Matheson..... she got \$90 million
7. Steven Spielberg and Actress Amy Irving..... she got \$100 million
8. Mick Jagger and Kerry Hall..... she got between \$15 and \$25 million
9. Michael Jordan and Juanita Jordan..... she got \$168 million
10. Kevin Costner and Cindy..... she got \$80 million
11. Madonna and Guy Ritchie..... he got \$76 million
12. Mel Gibson's and wife Robyn..... she could get half of his \$950 million
13. Paul McCartney and Heather Mills..... she got \$50 million
14. Rupert Murdoch and Anna... .. she got \$1.7 million
15. Neil Diamond and Marcia..... she got \$150 million
16. Alex Rodriguez and Cindy..... she got \$137 million
17. Tiger Woods and Elin..... she got \$150 million
18. Donald Trump and Ivana..... she got \$14 million & 2 multimillion dollar homes
19. Tom Cruise and actress Nicole Kidman.. .. she got \$152 million
20. Lionel Richie and Brenda..... she got \$20 million
21. Ron Woods and wife..... she got \$92.5 million

The funny thing is that the act of creating a Private Asset Protection Trust “before” a marriage works better than a prenuptial agreement, and does NOT require the future spouse to review, agree, or sign the trust! In fact, a properly worded Trust will also work, without the doubt and suspicion that a “Prenuptial Agreement” creates.

Planning, Protection, and Privacy

SOLUTION = The Private Asset Protection Trust Plan:

- ✓ Protects finances and keeps beneficiaries private
- ✓ Protects assets from mistakes, including your children, spouses, or pets
- ✓ Protects yourself from the legal and financial ravages of disability
- ✓ Protects retirement, investments, real estate, and stock holdings
- ✓ Protects you and your business, making you "Judgment Proof"
- ✓ Protects guardianship of pets and provides for their care
- ✓ Minimizes support expense and medical expense
- ✓ Minimizes education expense and allows for grants and student loans
- ✓ Minimizes your risk of lawsuits and other claims against your assets
- ✓ Minimizes insurance requirements
- ✓ Minimizes family conflicts
- ✓ Can Provide for (or against) prior relationships and children
- ✓ Maximizes larger private gifts and charitable programs
- ✓ Maximizes privacy and prevents identity theft
- ✓ Maximizes disposition of collectables
- ✓ Prevents in-laws (or their heirs) from taking your assets
- ✓ Prevents being forced by relatives into assisted living, or convalescent home
- ✓ Prevents a conservator from spending your assets or modifying your Estate Plan
- ✓ Eliminates and disinherits unwanted relatives or their spouses from your assets
- ✓ Eliminates publicity and maintains relationships with family and heirs
- ✓ Eliminates probate, court delays, and court costs
- ✓ Eliminates a court appointed Guardianship
- ✓ Eliminates attorney fees, disputes, and crisis of management changes
- ✓ Eliminates Estate, and Property Tax Increase
- ✓ Creates a Legacy for the Family and Promotes a Family Purpose
- ✓ Maintains private assets for many generations, protecting automatically

Email at: info@truetrust.com

Phone: (949) 497-3600

10:00am to 10:00pm - 7 days a week



Below is a typical un-protected person with a large target around all assets held in the owners name:



Combined assets allow a single problem like a lawsuit or tax lien to automatically affect the individual person and ALL assets.

The below assets are now separate and safe as individual private assets that are in no way connected to each other:



Planning (as above) keeps all assets (and the person) totally unconnected. This means that a lawsuit may only affect a single asset while all other assets remain private and protected.

Life Events Occur



A Will or Living Family Trust does not Protect you



Get Protected NOW!



A Private Asset Protection Trust

Protects
You...
Your Family...
Your Assets...

Lifetime Benefits Chart



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Lifetime Benefits Chart compares the Advantages and Disadvantages of a Will, Corporation/LLC Family Living Trust, and a Private Asset Protection Trust.



LIFETIME BENEFITS	With a Will	Corporation or LLC	Family Living Trust	PRIVATE ASSET PROTECTION TRUST
Buy, Sell, Loan, Borrow or Pledge Assets	Normal	Officer Must Sign	Trustee Must Sign	Trustee or Manager Must Sign
Flexibility to Do as You Want	Normal	Shareholders Must Approve	Yes, Sometimes	YES
Maintain Privacy of Beneficiaries	No	Seldom	No	YES
Maintain Privacy of Control	No	No	No	YES
Separate and Protect Individual Assets	No	Sometimes	No	YES
Establish Credit Separate from Personal Credit	No	Sometimes	No	SOMETIMES
Separate Business and Personal Affairs	No	Sometimes	No	YES
Limits State Taxes	No	Sometimes	No	YES
Limits Federal Taxes	No	Sometimes	No	YES
Limit Self-Employment Taxes	No	No	No	YES
Limit Lawsuit Liability	No	Sometimes	No	YES
Change Beneficiary Interests as Desired	N/A	No	Sometimes	YES
Allow for Private and Government Health Care & Education Grants	No	No	Sometimes	YES
Earn Income Without Affecting Social Security	No	No	No	SOMETIMES
Documentation and Accounting Requirements	Normal	Extensive	Normal	NORMAL
Annual Reporting and Annual Fees	No	Yes	No	NO
Valid in Multiple States	Sometimes	No, Unless Each State Paid	Sometimes	YES
Startup Costs	Minor	High if Properly Organized	About 1/2 of a Corporation	About Same as Corporation
Annual Costs	Minor	High if Properly Organize	Minor	Minor
Difficulty of Management	Minor	Medium if Properly Maintained	Minor	Minor

After Death Benefits Chart



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After Death Benefits Chart compares the Advantages and Disadvantages of a Will, Corporation/LLC, Family Living Trust, and a Private Asset Protection Trust.



AFTER DEATH BENEFITS	With a Will	Corporation or LLC	Family Living Trust	PRIVATE ASSET PROTECTION TRUST
Eliminates Probate	No	No	Trustee Must Sign	YES
Eliminates Medical Bills	No	No	No	YES
Eliminates Death Taxes	No	No	Sometimes	YES
Eliminates Credit Card Bills	No	No	No	YES
Continue Protection of All	No	Sometimes	No	YES
Eliminates Divorce Claims	No	No	No	YES
Eliminates Prenuptial Agreements	No	No	No	YES
Allows Tax-Free Vehicle Sales	No	No	No	YES
Buy, Sell, or Loan Assets	Normal	Officer Must Sign	Trustee Must Sign	Trustee Must Sign
Flexibility to Do as You Want	Normal	No	Yes/Sometimes	YES
Maintain Privacy of Beneficiaries	No	Seldom	Sometimes	YES
Maintain Privacy of Control	No	No	No	YES
Separate and Protect Individuals	No	Sometimes	No	YES
Maintain Business	No	Sometimes	No	YES
Limit State and Federal Taxes	No	Sometimes	No	YES
Limit Self-Employment Taxes	No	No	No	YES
Limit Lawsuit Liability	No	Sometimes	Sometimes	YES
Change Beneficiary Benefits	N/A	No	Sometimes	YES
Allow for Private and Government Health Care & Education Grants	No	No	Sometimes	YES
Documentation and Accounting	Normal	Extensive	Normal	Normal
Annual Reporting and Fees	No	Yes	No	No
Valid in Multiple States	Sometimes	No	Sometimes	YES
Startup Costs	Minor	Sometimes High	Sometimes High	Sometimes High
Annual Costs	High	High	Minor	Minor
Difficulty of Management	Minor	Extensive	Minor	Minor

FINANCIAL PLANNING CHECKLIST

INCOME TAX PLANNING:

- ☐ Maximize legal business expenses
- ☐ Charitable contributions (Cash and reusable items)
- ☐ IRA's, SEP IRA's, 401k, Pension and Profit sharing plans
- ☐ Deferral Compensation
- ☐ Second home (Vacation home) and Rental deductions
- ☐ Employment of family members
- ☐ Investments which produce tax-exempt income
- ☐ Tax Credits (Childcare, Rehab, Real Estate, Solar, Lights, etc.)
- ☐ Travel/Entertainment Expenses
- ☐ Office In Home
- ☐ Fiscal vs. Calendar tax year
- ☐ Employer Paid Fringe Benefits
- ☐ 'C' Corps vs. 'S' Corporations
- ☐ Installment Sales
- ☐ Casualty and Theft losses
- ☐ Medical Expense Control
- ☐ Ownership of Property
- ☐ Sale and leaseback
- ☐ Timing of Income/Expenses
- ☐ Capital Gains Control
- ☐ Other Income

ACCUMULATION PLANNING:

- ☐ Investment and Savings Plan
- ☐ Emergency Cash Fund
- ☐ Safety vs. Risk
- ☐ Inflation Hedge
- ☐ Capital Growth
- ☐ College Education Savings Plan
- ☐ Tax-exempt investments
- ☐ Tax deferred investments
- ☐ Tax credit investments
- ☐ Annuities
- ☐ Listed stocks
- ☐ Unlisted stocks
- ☐ Government Bonds
- ☐ High yield Bonds
- ☐ Corporate Bonds
- ☐ Money Market Funds
- ☐ Mutual Funds
- ☐ Utility Funds
- ☐ Gold & Silver In Possession
- ☐ Rare Coins and Stamps
- ☐ Cash on Hand
- ☐ Real Estate limited Partnerships

- ☐ Lease Income
- ☐ REITS
- ☐ CD's
- ☐ US Treasury Bills
- ☐ Options and Futures
- ☐ Prime Rate Funds
- ☐ Other Income
- ☐ Food On Hand ____ Months
- ☐ Survivor Supplies
- ☐ Survivor Tools & Plan

RETIREMENT PLANNING:

- ☐ IRA, SEP IRA
- ☐ Profit Sharing Plan
- ☐ Money Purchase Pension Plan
- ☐ Target Benefit Pension Plan
- ☐ Defined Contribution Pension Plan
- ☐ Defined Benefit Pension Plan
- ☐ Life Insurance in Plan
- ☐ Side Fund Investment Strategy
- ☐ Professional Pension Administration
- ☐ Special 5 year Averaging
- ☐ Integration with Social Security
- ☐ Other _____

CASH FLOW PLANNING:

- ☐ Positive Cash Flow vs. Negative Cash Flow
- ☐ Established Budget
- ☐ Emergency Cash fund
- ☐ Coordinated with Spouse
- ☐ Analysis allowing for Inflation
- ☐ Other _____

BUSINESS PLANNING:

- ☐ Incorporation
- ☐ Determin of Business
- ☐ Business Agreement
- ☐ Buy-Sell Agreement
- ☐ Stock Purchase Plan
- ☐ Cross-Sell Purchase Plan
- ☐ Key Man Insurance
- ☐ Business Liability Insurance
- ☐ Corporate Minutes
- ☐ Family Business
- ☐ Personal Corporation

INSURANCE PLANNING:

- ☐ Family Life Insurance
- ☐ Business Life Insurance
- ☐ Waiver of Premium
- ☐ Mortgage Protection Insurance
- ☐ Disability Income Insurance
- ☐ Business Overhead Insurance
- ☐ Automobile Insurance
- ☐ Home, Fire, and Theft Insurance
- ☐ Flood and Earthquake Insurance
- ☐ Malpractice Insurance
- ☐ Board of Directors Insurance
- ☐ Umbrella Insurance Plan
- ☐ Liability Insurance
- ☐ Medical Insurance
- ☐ Dental Insurance
- ☐ Tax Deferred Annuities

ESTATE PLANNING:

- ☐ Simple Will
- ☐ Pour-over Will
- ☐ A-B Trust
- ☐ A-B-C Trust
- ☐ Q-tip Trust
- ☐ Living Trust (Family Trust)
- ☐ Generation Skipping Trust
- ☐ QPRT
- ☐ Charitable Remainder Trust
- ☐ Private Asset Protection Trust
- ☐ Constitutional Trust
- ☐ Bank Account Trust
- ☐ Stock Holding Trust
- ☐ Equity Protection Trust
- ☐ Property Holding Trust
- ☐ UBO/Pure Business Trust
- ☐ Sovereign Equity Trust
- ☐ Charitable Foundation
- ☐ Foundation
- ☐ Probate Avoidance
- ☐ Power of Attorney
- ☐ Durable Power of Attorney
- ☐ Health Care Directives to Physicians
- ☐ Cash & Estate Liquidity
- ☐ Survivorship Life Insurance
- ☐ Separate Property
- ☐ Joint Tenancy
- ☐ Community Property Minimizing Estate Taxes
- ☐ Family Ltd. Trust
- ☐ UCC1
- ☐ Other _____

Ref by: _____ Date _____

MANAGEMENT APPLICATION

PRIMARY SIGNER (Trustee) ☐ Only 1 Signer Required ☐ 2 Signers Required

Full
Name _____ DL# _____ SS# _____

Birth Date _____ Place _____ Mom Maiden _____

Phones _____ Email: _____

Mail Address _____

Residence _____

BACKUP PERSON / SUCCESSOR TRUSTEE

Full
Name _____ DL# _____ SS# _____

Birth Date _____ Place _____ Mom Maiden _____

Phones _____ Email: _____

Mail Address _____

Residence _____

BENEFICIARIES DURING LIFETIME

FULL NAME	RELATIONSHIP	BIRTHDATE	SS#	PHONE	ADDRESS
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REMAINDER BENEFICIARIES

FULL NAME	RELATIONSHIP	BIRTHDATE	SS#	PHONE	ADDRESS
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Investment/Retirement Advisor: _____

Tax preparer: _____

Insurance Advisor: _____

Legal Advisor: _____

ASSET CHECKLIST

Residence Property

Other Real Estate or Time Shares

Stocks, Bonds, Partnerships, Other Business Investments

Bank Accounts

Retirement (Pensions, Mutuals, IRA's, 401k, etc.)

Insurance Policies (Life, Health, Annuities, etc.)

Vehicles (Cars, Boats, Cycles, RV, Airplanes, Jet Skis)

Collectables

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Other Assets (Furniture, Tools, Patents, Leases, Equipment, Notes, Court Awards, etc.)

DOCUMENTS AND SERVICES PROVIDED

- ✓ Trust Contracts
- ✓ Bylaws
- ✓ Amendments
- ✓ Bank Certifications
- ✓ Bank Accounts
- ✓ Deeds and Property Documents
- ✓ Notary
- ✓ Recording at County Recorder or Private Recording
- ✓ IRS Identification Numbers
- ✓ IRS Representation / Review / Research
- ✓ Research or Review of Legal Opinion
- ✓ Mailing Service, and Phone Contact Location
- ✓ Insurance Support
- ✓ Title Service and Review
- ✓ Free Contract Review
- ✓ Client Questions Answered
- ✓ Free Investment Review
- ✓ Free Updates for New Laws
- ✓ Free Transfers of Value
- ✓ Free Email and Live Phone Support (7 days a week / 365)
- ✓ Delivery Services

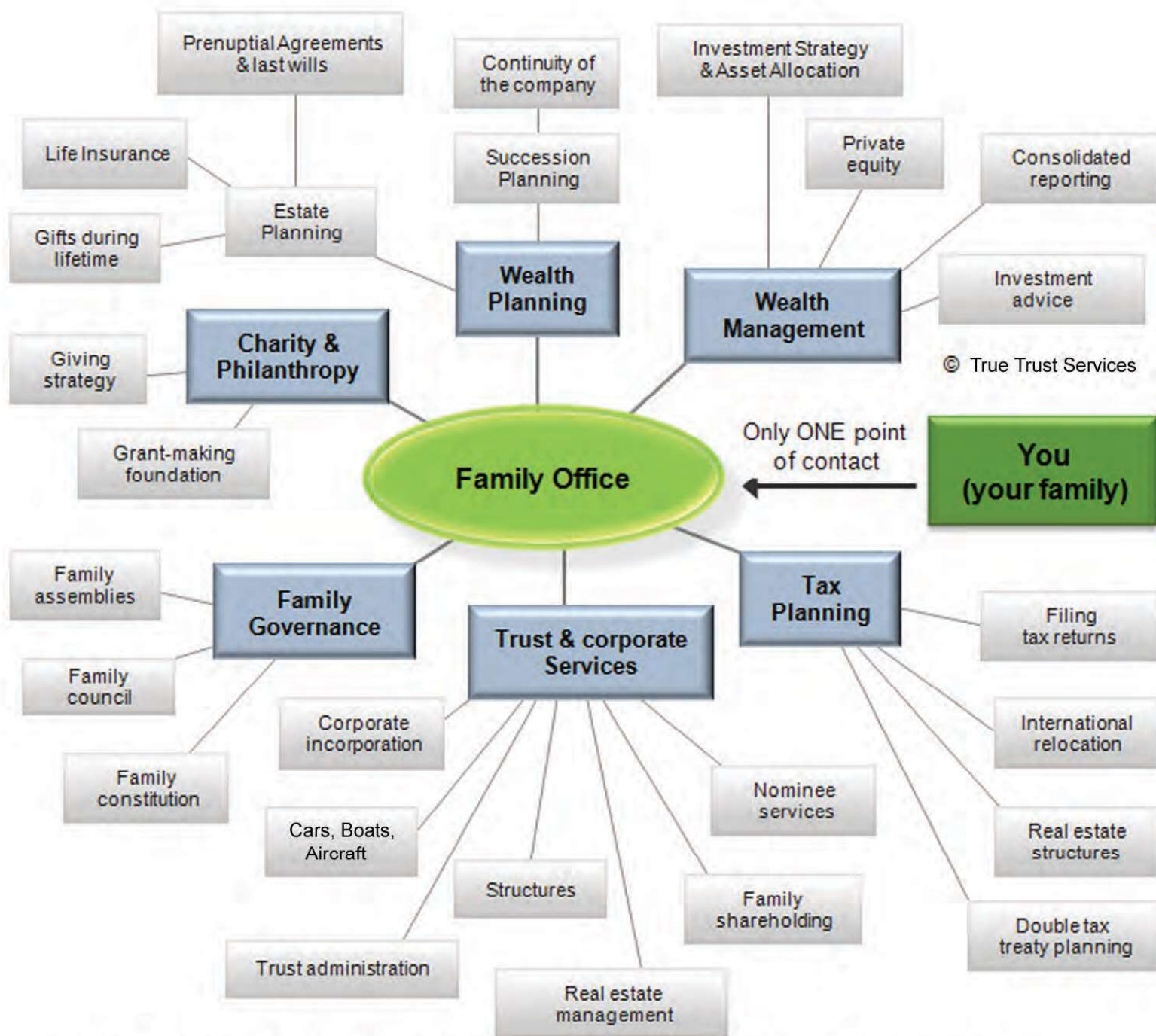


“Preparing For Tomorrow Today”

FAMILY OFFICE - Nationwide and Worldwide

OPTIONS AVAILABLE - Create your own family solution - Best Services for the Best Fee

Some families need 24 hour support, instant live voice phone assistance, family meetings, gift and charity advice, management, information, public relations, sales or purchase assistance, legal assistance, privacy, research, blended family management, discretionary distributions, maturity motivation for minors, brokerage services, family relations assistance, contract review, business assistance, money management, asset allocation services, education assistance, grants, health supervision, senior care, special needs services, accounting, group conferences, vehicle services, generation skipping advice, benefits research, checkpoint assistance, buy or sell advice, profit management, tax management, lawsuit protection, complete lawyer services, timely reports. International assistance. An all inclusive fee covers your choice of services.



EMPLOYEE or INDEPENDENT CONTRACTOR GUIDELINE

	IRS	OSHA	MEDICARE	MEDICAL	UNEMPLOY	WORKERS COMP	BIZ LIC	HEALTH INS
Worker Written Contract Determines Job	X	X	X	X	X	X	X	X
Worker Determines Hours		X			X	X		
Worker Determines Days	X							
Worker Determines Tasks	X							
Worker Sets Prices and Fees								X
Worker Provides Tools	X	X			X	X		X
Worker Provides Transportation	X	X		X				X
Worker May Turn Down Jobs		X						
Worker Has Own Advertising or Cards	X							
Worker Has Own Invoices and Forms	X				X	X		X
Worker Provides Own Insurance	X	X	X	X	X	X		X
Worker Determines Contracts	X							
Worker Selects Multiple Employers	X		X	X	X	X		
Worker May Hire Associates/Employees					X	X		
Worker May Delegate Tasks To Others								
Worker Has Own Business Identity or DBA	X	X			X	X		
Worker Has Own LLC or Corporation	X		X	X	X	X	X	
Worker Has Own Tax Obligations	X		X	X	X	X		
Worker Has No Company Benefits	X					X		
Worker has No Overtime Involvement	X							
Worker Provides Own Clothes	X	X						
Worker Pays Own Expenses	X				X			
Worker Purchases Own Inventory	X	X			X	X		

As the CHART shows, there is no universal criteria to determine independent contractor status vs: employee classification.

A majority of compliance in most categories should convince any of the agencies that you have complied with your selected position.

If the agency does not agree, it can be an expensive disagreement. Penalties, excessive fees and penalties, and the potential for criminal charges might also be threatened by such an agency.

Normally, they will agree, if you abide by the majority of the above guidelines, unless they advised you in advance, or it is customary (or even required) in your industry to ONLY have employee classifications.

They will also consider if you are mis-classifying employees because of employee abuse, lower than minimal wages, illegal use of aliens, worker comp avoidance, mis-titled job descriptions, or other fraud.