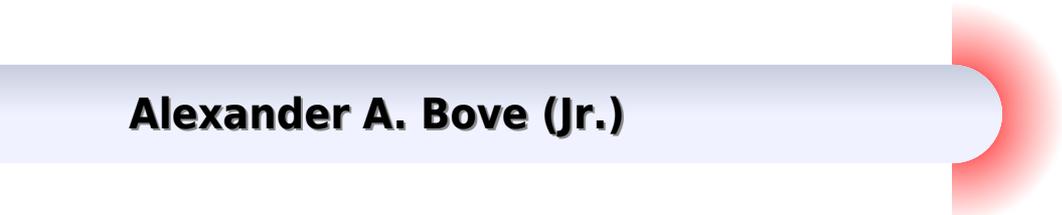


# Insurance as an Asset Protection Strategy

<b>TYPE OF INSURANCE</b>	<b>COVERAGE PROVIDED</b>	<b>IMPORTANCE OF PROTECTION</b>
<b>Homeowners Insurance</b>	Protects Against Damage to Home, Property, and Liability	Essential to Have Adequate Coverage to Protect Real Estate Assets
<b>Automobile Insurance</b>	Covers Damage to the Vehicle and Liability Claims	Ensuring Proper Coverage Is Essential to Protect Personal Assets
<b>Life Insurance</b>	Provides Financial Protection to Dependents	Vital Component of Asset Protection, Helps Maintain Financial Stability of the Family
<b>Umbrella Liability Insurance</b>	Provides Additional Coverage Beyond Primary Policies	Crucial in the Event of a Significant Liability Claim That Exceeds Primary Policy Limits

# Asset Protection Manual

**Alexander A. Bove (Jr.)**



## **Asset Protection Manual:**

Asset Protection Manual Michael Scott Ioane, Sr.,2014-05-21 We inhabit a time in which our rights and freedoms are under assault Of these our liberty to own and control property as assets is one of the most frequently attacked Commonly this is performed through the abuse of existing laws and systems Trivial lawsuits and excessive judgments have become commonplace and rampant transforming the judicial system to an instrument of wealth redistribution It is alarming that our properties are under threat from the government through its misuse of power and disregard of due process There is also the possibility and high probability of governmental administrative error In 1997 the General Accounting Office determined that almost 50% of all Internal Revenue Service IRS letters sent to taxpayers contained wrong information Tax penalties about 1 5 million of them were mistakenly assessed in 1998 What this means is that an IRS agent can commit an administrative error for which you will be forced to pay for fear that your assets would be confiscated This is why you need an asset protection program This is why you need this manual This manual will ease you into the world of asset protection It provides you with what you must know the basics of this means of defense It describes what you may find useful in the creation and implementation of a program designed for your needs Be reminded however that this is not a do it yourself book It is designed to be an educational resource to complement consultation with a local lawyer and the services offered by Acacia Business Solutions Realize that asset protection is complicated with legal and tax issues Also another person s program may not be applicable to your needs For those reasons any decision you make related to asset protection should not be based only upon what you read here it must be made in consultation with expert professionals

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