



SETTING UP THE PERFECT PLAN B

Your Blueprint for ensuring you thrive... no matter what happens in the world

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IMPORTANT NOTICE:

This is an information paper only and does not constitute tax advice. Please review all of the information in the following paper with your own tax or financial advisor before undertaking any of the steps outlined below to ensure it is a good fit for your own personal financial situation.

What exactly is a Plan B?

If you live, work, bank, invest, own a business, and hold your assets in the same country of your citizenship, then you are putting all of your eggs in one basket.

You're making a high-stakes bet that everything in that one single, solitary country is going to be OK, no matter what happens in the world...

And it probably will be. There's a good chance that nothing catastrophic will happen to you in your lifetime. And some people are just fine with those odds.

But most of us don't like playing Russian Roulette if we don't need to.

It's not outside the realm of reasonable possibility that the economy could tank. A natural disaster could hit, the political system could go into turmoil, or a keystroke error might happen in some random office at the IRS. And that's all it could take for you to lose everything—your money, your assets, and possibly, even your freedom.

Fortunately, there are a number of simple, logical steps you can employ to protect yourself, your family, and your assets from such risks.

We call this building a Plan B, and you can think of it as your customized insurance policy.

*And a Plan B is an insurance policy you **need**.* Some things in life are not worth insuring.

We insure what we can't afford to lose: Our health, our property, our sav-

ings are things we insure against potential risks such as hitting another car or person when we drive, or a neighborhood kid falling in our pool, or a disgruntled customer taking us to court over a dispute.

Some people insure even more than this -- their jobs, their lives, and their kids.

But there are some things you can't buy insurance policies for: Taxation, inflation, social security default, banking collapses, capital controls, and loss of freedom all are worth protecting against but don't have default "insurance".

Your insurance against these risks is a good Plan B.

And the goal of your Plan B is not only to insure yourself against such predictable scenarios, but to protect yourself so that no matter what happens next in the financial or political worlds, you will be OK... and not just survive, but even thrive.

What makes for a good Plan B?

1. It makes sense regardless of what happens (or doesn't happen) next

The hallmark of a great Plan B is that the steps you take make sense no matter what happens (or doesn't happen). It makes sense no matter who is in office. It makes sense regardless of whether a litigious neighbor moves in next door. It makes sense regardless of what happens to your job or business.

For example, you'll never be worse off for holding some physical cash. Having some cash on hand makes sense in any scenario, even if you never need it.

Likewise, you want to make sure your other Plan B steps make sense no matter what. They'll help you if you need them and will either help (or at least won't hurt you) if you don't..

2. It has a good defense and offense

Think about offense and defense the way a sports team does. Nobody wins a championship only with good defense or offense. You have to have both.

In this case, think about defense as safeguarding what you already have. This includes risk prevention and increasing your freedom.

It ensures that everything you have worked for - and will achieve - over your lifetime is safe, no matter what.

Good offense, on the other hand, positions you for gain. It means increasing your prosperity, opening up more opportunities and growing your wealth.

The two most important parts of your offense, which will help you no matter what happens, should be **legally reducing your tax obligation** and **diversifying your investments**.

How to build your defense

No one likes to pay for insurance.

If you don't smoke, if you go to the gym regularly, and if you generally eat well, it just might not seem worth it.

Especially when the average cost of insuring against just catastrophic health incidents can take up about 4% of your income.

But you do it anyway, because paying small amounts over time feels a lot better than having to write a huge check when you're at your worst.

However, there's one huge threat to our livelihoods that very few insure themselves against: financial disaster.

In comparison to your house suddenly bursting into flames, financial panic is far more predictable and frequent. This is a likely threat that should not be ignored.

For example, given that the average business cycle lasts about 6 years, **most people will see at least 10 recessions over their lifetime.**

So while we might not know the exact day or month that a recession or other financial crisis will hit, we know it's coming.

And unlike a heart attack, financial crises don't just appear out of nowhere. They can be diagnosed ahead of time.

Knowing this, it makes sense to take steps *before a crisis hits* to protect yourself against such highly probable threats.

The five biggest threats you face today



TAXATION

Americans spend nearly 5 months of the year working... *just to pay their taxes.*

It's even worse for many in Europe, where income taxes alone can amount to more than half of one's income. And now, with government debt at record high levels across the Western world, governments will lean on taxation even more heavily to stay afloat.



INFLATION

For a government deep in debt there's nothing more tempting than printing money to pay the bills.

The more indebted they become, the faster they print, destroying the currency and eating away at the value of people's savings. This threat to your income and savings is not only highly probable... it's already happening.



SOCIAL SECURITY DEFAULT

By the US government's own estimates, Social Security will be insolvent in less than 20 years. They may buy more time by pushing back the retirement age or reducing benefits, but eventually there will be nothing left to pay out.



BANKING COLLAPSE

The financial system is in even worse shape than it was in 2008. The problem is— this time, with rock-bottom interest rates and sky high debts, the Treasury and the Fed are running out of tools to 'save' the system.



CAPITAL CONTROLS

To prop up a failing banking system, the government is likely to step in to prevent people from taking their money out of the system. This is exactly what happened in Cyprus just a few years back, where businesses and individuals found themselves frozen out of their accounts overnight.

The solutions to counter these threats

Though this is by no means an exhaustive list of tools, it demonstrates that for every threat to your livelihood and wellbeing, there are multiple, easy-to-implement solutions. (We explain all of these in detail regularly to our subscribers.)

TAXATION



Foreign Earned Income Exclusion, Domestic and/or Foreign LLC, Self-Directed Retirement Structure etc.

INFLATION



Physical Precious Metals, Currency Diversification, Real Assets, etc.

SOCIAL SECURITY



Self-Directed Retirement Structure, Offshore Real Assets, Value Investing etc.

CAPITAL CONTROLS



Physical cash, Offshore Bank Account, Physical Precious Metals, etc.

LAWSUITS



Domestic and/or Foreign LLC, Offshore Trust, etc.

BANKING COLLAPSE



Offshore Bank Account, Physical Cash, Physical Precious Metals, etc.

NATURAL DISASTER



Insurance, Personal Resilience Measures, etc.

PEOPLE CONTROLS



Foreign Residency, Second Passport, etc.

Five strategies to build your defense

As this guide is meant as an introduction to this topic, we won't go into the great detail on every potential strategy, but we do want to highlight a few important ones.

1. Keep a portion of your savings in physical cash

This is one of the most critical strategies for your Plan B -- and also one of the easiest to implement.

If something happens in the banking system, and all of your money is trapped in the bank (or on some digital ledger), your savings effectively become worthless.

With current interest rates nearing zero, you are not going to be worse off for having some physical cash.

To ensure you are protected, take out and store at least two months' of expenses in physical cash, as a crucial hedge against emergency situations.

There is almost no cost to doing this, and it is a complete no-brainer given the state most western banking systems are in.

2. Purchase Precious Metals

While physical cash is a great hedge against short-term problems in the banking system, keeping precious metals is a long-term hedge against more serious, systemic challenges in the monetary system.

If governments continue printing money to the point of serious inflation (as witnessed in Venezuela, Zimbabwe and the Weimar Republic), you will own real assets that will protect your purchasing power.

You should also consider storing your precious metals offshore to protect yourself from confiscation, frivolous litigation and social unrest.

3. Protect a portion of your savings in a strong, well-capitalized foreign bank

When you examine the financial system, it very quickly becomes clear that having 100% of your assets in one place isn't the safest strategy.

See, most major banks in the US and across Europe are poorly capitalized. In most cases, they hold less than 3% of customer deposits in cash.

That means if just 3% of customers went to the bank and withdrew their funds, these banks would have to start fire-selling assets in order to stay solvent.

Consider moving a portion of your savings to a highly liquid, highly solvent, conservative bank in a country that is backed by governments with no debt.

You can learn more about why and how to do this in our [free Ultimate Off-shore Banking Guide](#).

4. Try to obtain a valuable second passport through ancestry

The ultimate insurance policy that you can have is a second passport (or, if that's not possible, a second residency, which we'll discuss below).

It all comes down to the fact that having more than one option means you don't belong to a single government.

And even if you don't make use of a second passport right now, you will have an escape plan ready.

That way, when things go south, you can go north. You can immediately, legally and effectively take yourself and your family out of harm's way.

Of course, a second passport also confers many other benefits: It can protect you from travel and people controls, open up more internationalization options, give you more visa-free travel and potentially even reduce your tax obligations.

Usually, obtaining a second passport requires either a lot of time or a lot of money.

But if you've had the good fortune to have parents, grandparents, or in some cases, even great-grandparents from the right place in the world, a second citizenship can generally be easily and inexpensively obtained.

If you have ancestors, for example, from Italy, Poland, Ireland, Germany, England, France, Portugal or Estonia, you might be entitled to citizenship based on ancestry.

This means you can get a second passport in a very short time, and at very

low cost.

Members of our [Sovereign Man: Confidential](#) service have access to intelligence reports showing, step-by-step, how to take advantage of these ancestry-based second passport programs.

5. Obtain a second residency

If you are not eligible for a second passport through ancestry, the next best option is to obtain a second residency.

It gives you the same benefit of always having a place to go, and it can even potentially set you up to obtain a second passport within a few years through naturalization.

One of the easiest places to obtain residency in is Panama; you can [learn more about this option in this article](#).

How to build your offense

The offense side of your Plan B is all about positioning yourself for gain, creating more prosperity and growing your wealth.

In this guide, we are going to focus on the two most important ones - **tax reduction and investments outside of the mainstream lens.**

Three strategies to legally reduce your tax obligation

Legally reducing what you owe in taxes may lead to the greatest return on investment you can get.

Imagine being able to add an additional 30% per year to your pocket, just because you have engaged in a few completely legal, totally legitimate, easy, no-brainer tax strategies.

But before we continue, please let me stress that you should **never try to avoid paying what you owe.** It is just not worth it, considering the penalties, and knowing how many simple, legitimate tax strategies are available to you.

1. Move abroad and earn up to \$200,000 per year, tax-free

You can, for example, move abroad to a country with a territorial tax system. That means it does not tax you on your worldwide income. Examples

include Panama, Hong Kong, Malaysia and Singapore.

As an American living abroad, you can take advantage of this using the Foreign Earned Income Exclusion, which allows you to earn up to \$200,000 in income tax-free.

Citizens of most other countries, who are not taxed based on their citizenship, won't be taxed on any of their income.

2. Slash your tax bill to nearly 0% by taking advantage of Puerto Rico's incentives

Over the past few years, the government of Puerto Rico, desperate to jumpstart its economy, passed a number of attractive tax incentives to attract foreigners.

Among these are Act 20 and Act 22, which provide for a corporate tax rate of just 4% for companies exporting services outside of Puerto Rico, as well as a full exemption for individuals on taxes on most types of investment income, including dividends.

Since Puerto Rico is a self-governing US territory, you are NOT required to pay US federal taxes on income you earn in Puerto Rico if you meet certain criteria (with official residency there).

This means you can set up a Puerto Rican company that provides services to customers worldwide, and you'll pay only 4% while accumulating the profits.

Year after year, you generate profit, never once paying a dividend to yourself back in the United States.

After a few years, you may find that there's a substantial treasure trove of cash that has never been distributed.

It's at this point that you can pick up and move to Puerto Rico to take advantage of the second incentive.

Because as long as you follow some basic rules to obtain and maintain official residency, you'll then be able to pay out ALL of the profits to yourself without paying a dime of tax—either to the IRS, or to the Puerto Rican government.

Afterwards, you can head right back to the US in the following tax year having legally paid no tax on your gain.

You can learn more about this strategy in [this article and download our free guide to Puerto Rico](#).

3. Start your own insurance company and legally slash your tax bill up to \$1.2 million each year

Under the US tax code is an interesting exception for “small insurance companies” **that slashes their corporate tax rate to 0%**.

What is a small insurance company? At the time of publication it was defined as any insurance company that collects up to \$1.2mn in total premiums per year, but recently a new limit was signed into law. It increases the limit to \$2.2mn starting January 1st, 2017.

Here is how you can take advantage of it:

For example, let's say you are a physician and have a medical practice. From the revenue generated you deduct legitimate expenses, such as rent, salaries and insurance.

In this case, you start your own captive insurance company to fill the gaps in your medical practice's insurance (such as cybersecurity, employee theft, and so on).

Your medical practice pays these premiums to your own insurance companies, deducting the premiums as expenses. This means your medical practice is not paying 35% corporate tax on them: Insurance expenses are legitimate expenses, and the fact that you own the insurance yourself does not matter.

Since your captive insurance company receives less than \$1.2mn in premiums (\$2.2mn in 2017), it is considered a "small insurance company" by the IRS and you are subject to a tax rate of 0%.

At this point your insurance company can do what insurance companies do - invest the premiums conservatively to generate a profit.

Let's say your medical practice paid \$1mn in premiums and your insurance company is investing that amount and generating a 10% return - \$100,000.

You are still taxed on the \$100,000 investment return, but it is important to note that you generated a return on the full \$1mn. Instead of investing \$650,000 (after paying 35% tax on the \$1mn) and generating a 10% return on that, you are investing the entire \$1mn and generating a return on that.

The captive insurance company can then pay out dividends. On those you have to pay a dividend tax, which is either 15% or 20%, depending on your tax bracket.

This means, worst case scenario, you are reducing your taxes by 15% -- from 35% to 20% -- but you have many more benefits above and beyond that.

This is not a loophole, but something that is right there in section 831 of the internal revenue code. And it has been officially blessed, since they recently increased that premium limit from \$1.2mn to \$2.2mn effective January 1st, 2017.

Setting up a captive insurance company used to be very expensive, and you had to generate high levels of income to take advantage of it, but we are currently working with our tax attorney to change that.

In the future, we will be able to set these up swiftly and tax effectively to reduce the upfront and ongoing cost. The aim is to make this a no-brainer for a lot more people.

If you are a [Sovereign Man: Confidential](#) member, you will be the first to hear about this development. In the meantime, you can check out our video library for more information on this topic.

Grow your wealth by Investing outside the mainstream lens

When it comes to investing, I always look for smart investments that have high risk-adjusted returns.

Imagine, for example, that someone offered you an investment deal that was fraught with risk, and you had a 99% chance of losing your money. In the small chance that it worked out, your expected investment return would be

15%.

Then someone else offered you another investment deal that had an extremely low chance of loss. Your money would be fully backed by multiple assets, audited, and guaranteed by creditworthy institutions who put collateral on the line.

This second investment, however, only carried a return of 9%.

Which would you choose?

Clearly 15% is higher. But the 9% return carries so much less risk, it seems like the only sensible approach.

That's what we call a 'risk-adjusted return'. And Investment B's risk-adjusted return is dramatically higher than Investment A's.

In conventional finance, you'll often find risk defined as a function of volatility.

This is an absurd way to measure risk.

Risk really has nothing to do with volatility. In fact, when prices of assets swing wildly one way or another, those are merely opportunities to buy or sell.

To me, the real definition of risk is the likelihood of a permanent loss of capital.

And the best way to mitigate that is to buy:

- (1) High-quality assets,
- (2) Managed by competent people of integrity,

(3) At prices that are at/below intrinsic value.

This has become extremely difficult in today's markets. There are a lot of high-quality assets out there— great, profitable companies, or beautiful pieces of real estate.

But their prices are astronomical. Companies are selling for huge multiples of their earnings and net asset values. And finding great bargains has become much more difficult, at least among conventional options in finance.

Outside of the conventional options is a whole world of opportunities in agricultural real estate, private equity, and much more.

But in this guide, I want to focus on two options that I encourage you to consider.

1. Consider investing in asset-backed, peer-to-peer loans

With interest rates at zero or lower, it is becoming increasingly difficult to find decent yield.

But there is still a unique opportunity available that most people have never heard about. It allows you to generate a strong return while taking minimal risk.

It's peer-to-peer loans secured by liquid assets as collateral.

For example... Our colleagues at Silver Bullion, the most advanced bullion depository in Singapore, have created a peer-to-peer lending platform where investors can loan funds against gold and silver, typically backed at a 2:1

margin, at rates up to 6%.

In other words, you can lend, say, \$50,000 and earn a strong return while your money is backed by \$100,000 of gold and silver. If something goes wrong and the borrower doesn't pay, you have substantial collateral to ensure your investment is made whole.

Again, 6% might not be as strong a return as what some people are making today in overinflated "technology" stocks that are selling near their all-time highs... but eventually those stocks will crash, erasing much of the recent gain.

The idea behind these asset-backed loans is they continue paying you high interest, regardless of the economic environment.

On a risk-adjusted basis, these types of investments are very strong performers and make sense for anyone to consider.

P2P Lending Platforms Without Collateral

There are many alternative P2P lending platforms. Lending Club, for example, offers a return of 4-6% to investors investing in a portfolio of loans.

You can invest as little as \$25 in a single loan. I personally shy away from investing through platforms such as Lending Club due to two major problems I see:

First, these investments offer no collateral. That shouldn't pose a big problem if the economy keeps on trucking.

But in the event of a major downturn, default rates will skyrocket... bringing your yield down to possibly even negative returns.

But most importantly, Lending Club loan terms are 36- and 60-months' long, meaning you won't likely see your money for three to five years. That's just too long for my taste and doesn't allow for any flexibility.

And while there is a tool to sell your notes on the secondary market, Lending Club charges a fee to do that and does not guarantee you will be able to sell.

2. Deep Value Investments

I've not made it a secret that I'm no fan of the stock market.

With such heavy manipulation from central banks and large investment banks, it's clear to me that the system is strongly rigged against the little guy.

There are just too many factors that I can't control in the stock market.

Even worse, with stocks in many markets trading near all-time highs, it's really hard to find any compelling opportunities.

If you had bought US stocks at their all-time high 15 years ago, and then sold in February 2016, after taking into account both federal capital gains taxes and inflation, your annualized rate of return would have been a paltry 1.38% per year.

On a risk-adjusted basis, was 1.38% really worth it?

Like I said at the beginning, it's very hard to make money buying anything at its all-time highs.

However, when you start buying at multi-year lows, your long-term rate of return improves dramatically.

There are corners of the market where you can find some fantastic, deep-value opportunities.

So, even though I'm in principle averse to the stock market, on the rare occasions when, as Jim Rogers says, there's money just sitting there in the corner, I'm happy to take that deal.

This is the strategy that Warren Buffett has used to become one of the most successful investors of all time. We have a great article called [50 years of data prove Value Investing to be the most profitable investment strategy](#) that I encourage you to check out.

In this strategy, you purchase stocks that trade for less than their intrinsic value... meaning the entire market cap of the company is lower than the value of the tangible assets of the company.

Sometimes you can even find companies that trade for less than the cash they have in the bank.

For example, a company might have \$5.50 per share in cash, but due to the market's irrationality, the company is traded on the stock market for just \$3.75 at a 31% discount to its cash backing.

So this means that there are several different ways you can profit from this strategy:

1. Capital Appreciation.

By purchasing a well-managed, growing company that trades for less than its intrinsic value or even cash balance, there's a very strong chance that you're buying near the bottom, which reduces your risk significantly.

Consequently, you can expect the share price to increase dramatically, even if it returns just to its intrinsic value.

2. Currency Appreciation.

The second way you can make money with this strategy is with currency appreciation.

You can buy companies in foreign currencies, like the Australian dollar or

British pound, that are trading near multi-year lows against the US dollar, and far below their historic averages.

This substantially reduces the downside risk.

And if these currencies do nothing more than return to their historic average, then you will also make money on the currency appreciation.

This is an exceptional investment strategy: you're taking on limited risk while exposing yourself to multiple, significant upside opportunities.

I encourage you to learn more about this strategy. A great start is [this article](#), as well as [this one](#).

We also have an investment newsletter called [The 4th Pillar](#), which focus primarily on purchasing companies that are trading for less than cash.

Plan B Examples

Your Plan B is very personal. There is no one-size-fits-all solution.

Instead, your Plan B should be designed to fit your situation. Your profession, your location, where you are in life, etc. all play a factor in determining your best plan.

Here are a few examples of the strategies people in different situations might want to take:

EXAMPLE #1: DOCTOR

Despite your best intentions and efforts, as a doctor you are highly likely to be sued for medical malpractice at some point in your career.

While malpractice insurance is an important start, you can go even further to protect yourself and everything you've worked for by setting up a [foreign corporation](#) to protect your personal assets as well as opening a [foreign bank account](#) to move a portion of your savings to a stable, safe, liquid bank overseas.

You should also consider setting up a [captive insurance company](#) to legally reduce your tax obligation.

CASE STUDY #2: REMOTE WORKER

If you have location-independent income, then taking advantage of [Foreign Earned Income Exclusion](#) and living abroad could enable you to take up to \$200,000 in earned income tax-free.

As an added bonus, by establishing [foreign residency](#), you can put yourself on track to getting a second passport down the line.

CASE STUDY #3: MIDDLE-AGED COUPLE

With record-low bond yields, the only way to really build your retirement savings is through non-conventional investments.

Restructuring your retirement account by taking advantage of a [self-directed or even extraordinary IRA](#) could give you much greater control over where your money is invested, for dramatically higher returns.

It can even come with fantastic tax benefits.

Strategies for every level of wealth

Implementing your Plan B doesn't have to be hard. But it does require resources (time, money, or both). Thus, we always recommend you start by ticking the boxes on the highest probability, highest impact items first.

Whether you have \$10,000 in liquid assets or \$10,000,000, we've put together a list of the top solutions you'll want to consider implementing.

Don't worry if you can't fill out the perfect Plan B just yet. Start small and build on it as you go on.

If you have:

\$5-10K

Take out and store at least two months of expenses in [physical cash](#), as a crucial hedge against emergency situations. Purchase some [physical precious metals](#) as a long-term hedge against a weakening currency. [Meanwhile, Look into your ancestry](#) to see if you have a [shortcut to a second passport](#).

\$10-50K

Consider all of the above, plus... [open an offshore bank account](#) in a highly liquid, well-capitalized bank in a safe jurisdiction. Consider moving abroad to take advantage of the [Foreign Earned Income Exclusion](#) to dramatically reduce your tax burden and start yourself on the path to a [second passport through naturalization](#).

\$50-100K

Consider all of the above, plus... begin to hold at least a portion of your precious metals in a [secure offshore facility](#) and to [invest in safe value investments](#). You may also want to establish a [domestic LLC](#) or [foreign LLC](#) for tax benefits and asset protection.

\$100-250K

Consider all of the above, plus... maximize your investments by establishing a [self-directed retirement structure](#). Seek [higher-yield offshore banking alternatives](#) (which typically come with higher minimums).

\$250K-500K

Consider all of the above, plus... set up a [foreign trust](#), which is one of the best strategies available to protect your assets against government seizure and to keep your wealth intact as you pass it on to your children. Invest in [private equity](#) and [foreign real estate](#).

\$500K & MORE

Consider all of the above, plus... employ a number of [tax mitigation strategies](#) including setting up a [captive insurance company](#).

Invest in [productive agricultural properties](#).

Conclusion

Unlike your typical insurance policy, most strategies in a Plan B can provide tremendous benefit to you, **whether or not crisis ever strikes**.

By opening you up to new opportunities and enabling you to save a fortune on your taxes, they more than cover the cost of the 'premium'.

You won't be worse off for storing a portion of your savings in a highly liquid, well-capitalized bank. Plus, this can often come with the added benefits of higher interest rates, the ability to hold multiple currencies, and better service.

By moving abroad, not only can you instantly benefit from dramatically reducing your tax burden, but you can also put yourself on the path to a second passport.

This is not only the ultimate insurance you can have against an oppressive government, but it can also expand your world of opportunities in terms of where you can live, work, and do business.

And with benefits like these, you might soon find that your Plan B...has become your Plan A.

Bonus Plan B Checklist

As an additional bonus you can find a Plan B Checklist on the next page.

With it you'll be able to check off the strategies you've already implemented, as well as see what solutions you have yet to take advantage of.

Defense

- PHYSICAL CASH & PRECIOUS METALS**
Two months of expenses in cash AND two months of expenses in precious metals.
- OFFSHORE BANK ACCOUNT(S)**
A portion of your savings in a safe, stable, highly liquid bank account outside of your home country protected from bankrupt governments and financial crises.
- OFFSHORE GOLD STORAGE**
Keep your gold and silver protected in a safe and solvent jurisdiction overseas where your home government can't touch it.
- FOREIGN RESIDENCY**
So that you always have a place to go -- if you need to -- and you can take advantage of living and doing business overseas.
- PRIVACY & SECURITY**
With so much of our lives and assets in digital form, make sure you protect your digital life from unauthorized access and abuse.
- PERSONAL RESILIENCE**
Take some basic steps to ensure your water, food, and energy security.
- SECOND PASSPORT**
Prevent any one government from having total control over your freedom of travel - the best insurance policy there is.
- INSURANCE**
Life, health, home, auto, disability, etc. You may never need it, but it pays to have some protection just in case.
- ESTATE PLANNING / OFFSHORE TRUST**
Ensure that you protect and stay in control of what happens to your assets after you pass away.
- CRYPTO-CURRENCY**
The world is quickly moving away from centralized currencies, giving cryptocurrency a major role in a well-diversified basket of savings in the future.
- COMPLIANCE**
Follow the law, fill out the proper forms, and keep out of hot water.

Offense

- FINANCIAL EDUCATION**
Become financially sophisticated so that you can take advantage of the numerous investment opportunities worldwide.
- INTERNATIONAL BROKERAGE ACCOUNT**
Expand your investment opportunities and hold your investment capital in safer brokerages overseas.
- GLOBAL INVESTMENTS**
Invest in public companies worldwide that offer a superior risk/reward ratio to overvalued Western markets.
- SAFE VALUE INVESTMENTS**
Use the strategy that made Warren Buffett one of the richest men alive by investing in capital preservation and steady growth without taking huge risks.
- PRIVATE EQUITY INVESTMENTS**
Allocate a portion of your capital to investments in private companies that can yield you multiples of what you put in, and can even go to the moon.
- OVERSEAS REAL ESTATE**
Trade your overvalued dollars for a beautiful tangible asset in a thriving place overseas.
- SELF-DIRECTED IRA**
Take control of your retirement funds and invest them much more profitably by eschewing plain vanilla options of stocks, bonds, and mutual funds.
- TAX PLANNING**
Employ numerous strategies to legally minimize, defer, or even eliminate what you owe in taxes.
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