

In this Issue:

- [THE BEST IN PROTECTION](#)
- [KEY STRATEGIES](#)
- [A LIFETIME TO SAFEGUARD](#)

THE BEST IN PROTECTION

In this series of newsletters, we have been discussing the strategic areas in which The Ferrucci Company concentrates its services. We've talked previously about Wealth Enhancement and Wealth Transfer, which leads us to our third strategic area: Asset Protection. Asset Protection is partly a continuation of Wealth Enhancement and Wealth Transfer, in that the goal is to maximize the value of your assets by minimizing the erosive effect of income and estate taxes.

Asset Protection is the third component of our strategic plan.

But there's more to Asset Protection than that. This strategy encompasses all the ways in which The Ferrucci Company can safeguard your holdings from third parties, whether they are government and taxes, or creditors, former spouses, or anyone else who can stake a claim to your money.

This is where it's important to have a wealth strategist who does more than simply manage investments. It's counterproductive to build up a substantial portfolio but not have the wherewithal to protect it. There are three basic ways that we do this:

[back to top](#)

KEY STRATEGIES

Insurance Protection In addition to life and disability insurance, you should be protected with long-term care insurance and liability insurance covering both you and your professional life. We can make sure you're adequately covered for your financial situation—without being overcovered.

Three basic ways to protect your portfolio.

Statutory Protection We can help you structure your assets so that they are protected from creditors should you, for example, be the target of a lawsuit. Anyone who has accumulated a fair amount of wealth knows that he or she can end up as the target for a lawsuit, whether it's warranted or not. We can help you separate your assets so that, for example, a suit against your law practice can't interfere with the bulk of your personal financial plans.

Asset Placement Your assets can be placed with people who are less vulnerable than you to lawsuits or creditors. There are numerous trusts that can be employed to safeguard

assets in ways that fit into your overall financial plans. You can find out about family trusts that ensure that your children get only what they need until they show they are ready—even if you're not around to see it—and even offshore trusts that make it very difficult for creditors to find your assets.

[back to top](#)

A LIFETIME TO SAFEGUARD

Each of these categories has several other strategies that can be employed. Asset Protection is the process of checking under all the cracks in your fiscal life, looking for dangers that might not be readily apparent at the moment, but that could cause serious trouble down the road.

We help you look for hidden dangers.

Here at The Ferrucci Company, we feel it's our duty to look into the future—into your future—to help you reach all your financial goals. That means not just building up your assets but ensuring that they remain strong and ready for you when you need them.

In the next and final newsletter in this series, we'll be discussing Charitable Giving. In the meantime, if you'd like to learn more about what our Asset Protection strategies can do for you, please take a look at our Web site at www.ferruccicompany.com. Or you can give us a call directly at 800.633.3051, or send an e-mail to david@ferruccicompany.com or paul@ferruccicompany.com.

[back to top](#)

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