### **About Us**



With over a dozen
years of combined service to
businesses, courts, government
agencies, and individuals, we are
experienced in various types of law,
while specializing in:

- Asset Protection
- Wills, Trusts, & Estate Planning
- Probate
- Business & Tax Law
- Divorce, Custody, & Juvenile Law
- Immigration & Naturalization

### **Asset Protection**

We are attorneys helping successful businesses and individuals protect their wealth. We serve as consultants to businesses, nonprofit corporations, and individuals in the areas of asset protection, business planning, corporate finance, financial resource analysis, tax reduction strategies, business continuation planning, & risk management.

## OUR MISSION



We are Christian trial attorneys serving individuals and small businesses. We strive:

- To walk worthy of the vocation wherewith we are called (Ephesians 4:1) for we are created in Christ Jesus to do good works, which God prepared in advance for us to do (Ephesians 2:8-10);
- To defend the aggrieved as Jesus defended the woman caught in the act of adultery (John 8:1-11) and as He advocates for us before the Father when we sin (I John 2:1);
- To act justly, love mercy, and walk humbly with God (Micah 6:8); and,
- To profess the truth that apart from God we can do nothing (John 15:5).

## LAW OFFICES OF RL JOHNSON, PLLC

# Asset Protection & Estate Planning Services



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## **Living Trusts**

vs.

## Wills



	Living Trust	Will
What you	Leave property. Name	Leave property.
can do	someone to manage	Name a
with it	trust assets if someday	guardian for
	you can't.	your children.
Process after	Most trusts can be	Probate is
a death	settled quickly, getting	usually
	assets to the	necessary; costs
	beneficiaries sooner	more and takes
	than if there were a	longer than
	will.	wrapping up a
		trust.

### Do You Still Need a Will?

If you decide to create a living trust, do you still need a will? Yes. When you use a living trust to transfer property to your children, suddenly the will has a lot less work to do. One way to think of the relationship between the two documents is to think of the trust as a cup, holding your biggest assets to avoid probate, and the will as a saucer. It simply catches any property that doesn't make it into the trust and instructs your designee to pour it into the trust upon your death. This kind of will is called a pour-over will. A pour-over will has three main jobs.

- It gets property into the trust.
- It names guardians.
- It names an Administrator (aka executor).

## What is Asset Protection?

Asset protection is planning to protect your property from legal problems and taxes during your life and after your death. Asset protection generally refers to strategies employed (e.g., trusts) to protect your wealth from creditors and predators. It's also a set of legal mechanisms and strategies designed to help you exercise control over your property even after your death.

## Isn't Asset Protection Just for the Wealthy?

No! An accident, an illness, a divorce, a wayward child, a death, a lawsuit, or even a mistake in a government computer can wipe out everything you have. The real tragedy, however, is that it doesn't have to be this way!



## **Asset Protection Strategies**

Our comprehensive asset protection strategies equip our clients with:

- Multi-barrier Protection Strategies
- "Must Do's" for Rental & Other Real or Valuable Property
- Avoiding the Cost, Delays, &
  Publicity of Probate Through Timetested Wills, Trusts, & Estate
  Planning
- Tax Reduction Strategies E.g.:
  - o Income Splitting & Shifting
  - Overlooked Real Estate
     Deductions

Recognizing the high cost of quality legal services & Dedicated to supporting working families and retired individuals, we are offering asset protection and estate planning packages for under \$600.00, which includes a free initial consultation and a comprehensive analysis of your individual situation. Call today to schedule an appointment that fits your schedule.