

In a unique moment in our history we are facing a threat that could affect our health. Unfortunately, there are also threats to an important aspect of our life: our assets.

Our role as investment advisor is to activate all the processes designed to minimize a direct attack on the fruits of your work and savings.

The present COVID-19 situation reminds us that wealthy families should be considering a relocation of wealth and perhaps even themselves and children, in preparation of unforeseen developments in the future.

Let me share a casual conversation I had recently with a US client.

He is a business owner wondering if he should title the least amount of valuable assets possible to their operating company. It's smarter to title the more valuable assets to another entity to isolate them from the business' threats. These assets owned through another entity can then be leased or licensed to the operating company.

I said: ... "Think about how this relates to what is going on today" ... Unfortunately nowadays, many businesses are unable to operate and generate revenue.

However, just because some companies may go out of business, they shouldn't necessarily lose all of their valuable assets.

Many are the options; one could be to title real estate separately. For instance, when a building is titled to a business' corporation or LLC, the business' creditors can then claim the building as a corporate asset. So why expose the real estate?

At the same time, equipment, furniture, trademarks, copyrights, patents, domain addresses and other proprietary rights can be titled to separate entities and then leased or licensed back to the operating company. The objective is to limit the business' creditors to the fewest and least valuable assets. These assets can then be sold for gain or used to start another business. In any case, they won't be lost to a business' creditors. That's smart planning, but it takes foresight and a defensive mindset.

This is just one of the services, together with our group partners, offered by Helvetia Investment Advisors. We believe in a global approach to our clients' assets. While a home-bias, holding all assets in the US and in US dollars, is understandable, it is not prudent planning. We are here to help plan beyond domestic borders.

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