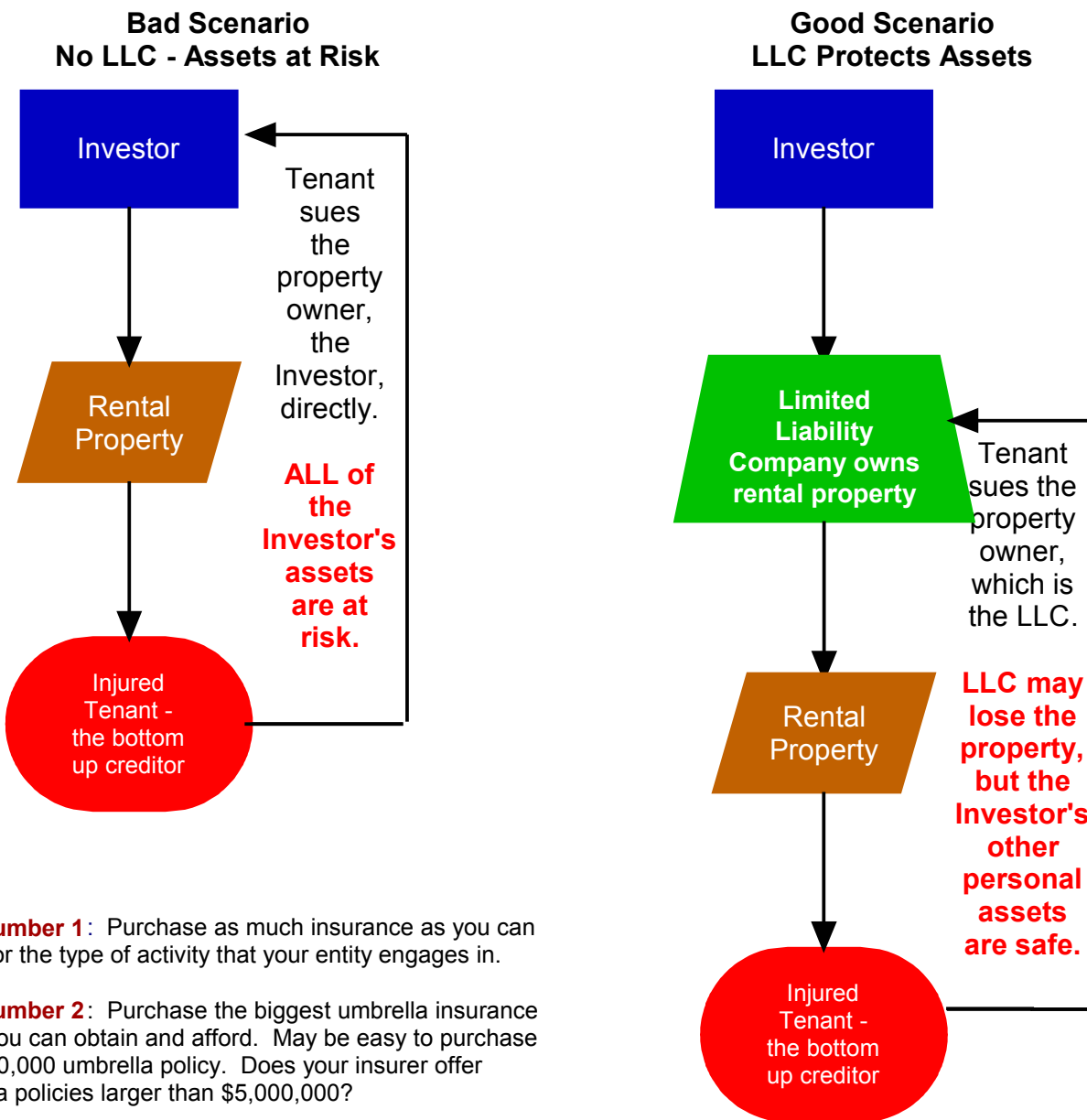


Bottom Up Creditor Problem

Use Limited Liability Company to Protect Assets



Rule Number 1: Purchase as much insurance as you can afford for the type of activity that your entity engages in.

Rule Number 2: Purchase the biggest umbrella insurance policy you can obtain and afford. May be easy to purchase a \$5,000,000 umbrella policy. Does your insurer offer umbrella policies larger than \$5,000,000?

Rule Number 3: Own real estate (other than your residence) in a limited liability company. Operate businesses through a limited liability company.

For more information about Arizona LLCs, see the Arizona LLC Library on our website at [www.keytlaw.com / ilc](http://www.keytlaw.com/ilc).

To hire Richard Keyt to form your Arizona LLC for \$599, including the \$85 expedited filing fee, the \$45 newspaper publication fee, a 100 page **Arizona LLC Quick Start Guide** book and a 30 page Operating Agreement, see [www.keytlaw.com / formllc](http://www.keytlaw.com/formllc).

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