

Why the Elite Remove Themselves from the Top: The Secret to Layered Ownership



Welcome to the circle 🍷

If your name is anywhere near the top of your ownership chain, you have built wealth the dangerous way.

Most people are taught to work hard, buy assets, and put them in an LLC. They think they are protected. They think they are "doing business." In reality, they are just creating a more organized way to lose everything.

The elite don't play that game. They remove themselves from the top completely.

At **Don Kilam International**, we teach the difference between owning an asset and controlling an asset. If you own it, you can lose it. If you control it: but a sophisticated structure owns it: you become untouchable.

THE DANGER OF BEING THE APEX

Most people structure their lives like this:

YOU → LLC → ASSET

It looks smart on paper. Your CPA probably told you it was fine. But this is fragile architecture. Why? Because **YOU** are the apex.

You are the point of failure. Everything in that chain flows directly back to your social security number and your physical person.

If you get into a car accident and get sued for more than your insurance covers, the lawyers look at the apex. They see you own the LLC. They go after the LLC.

If you die suddenly, the apex is gone. Now your family is stuck in probate court, paying lawyers to prove they have the right to what you built.

If you are incapacitated, the "control" of that LLC freezes. The bank won't talk to your spouse. The tenants won't pay the trust. Everything stops.

HOW THE ELITE ARCHITECT WEALTH

The wealthy treat structure like infrastructure. They don't just "buy things"; they design who owns them.

Here is the blueprint the elite build instead:

TRUST → HOLDING COMPANY → LLC → ASSET

In this model, they remove themselves from the top layer. The individual is no longer the legal owner of the empire. The **Trust** is the legal owner.

Control stays. Exposure drops.

By placing a non-grantor irrevocable complex discretionary spendthrift trust at the very top, you effectively make your personal name disappear from the public record. You are no longer the target. You are just the person managing the affairs of a private entity.



WHY LAYERED OWNERSHIP CHANGES THE RISK

This isn't just about "hiding" money. This is about legal engineering. When you add layers, you add insulation. Here is why this matters in the real world:

1. If the Asset Gets Sued

If someone slips and falls at your rental property, they sue the LLC that owns that property. The "Corporate Veil" is designed to keep that lawsuit contained within the LLC. It doesn't touch your other properties, and it certainly doesn't touch the Trust at the top.

2. If YOU Get Sued

This is where most people fail. If you are sued personally (divorce, debt, accident), a creditor can try to seize your "membership interest" in your LLCs. But if a **Trust** owns the LLC, you don't have a membership interest. You own nothing. You cannot lose what you do not own.

3. If You Die

Because the Trust is the owner, it never "dies." It is a separate legal person. Your successor trustee simply steps into the driver's seat. There is no probate. There is no court. There is only continuity.

4. If You Are Incapacitated

The structure has built-in instructions. There is no need for a court-ordered guardianship to manage your business affairs. The Trust keeps moving. Continuity is greater than chaos.

THE TRAP: PAPER WITHOUT EXECUTION

Here is the secret most "gurus" miss: A trust only works if it is **funded**.

We see it all the time at [Don Kilam International](#). People spend thousands on a fancy trust document, stick it in a drawer, and change nothing. That is just expensive paper. It is useless.

To remove yourself from the top, you must execute:

- **LLC Membership Assigned:** Your personal name must be removed as the member of your LLCs and replaced by the Trust.
- **Deeds Retitled:** Your real estate must be moved into the proper entity.
- **Bank Accounts Aligned:** Your business accounts must reflect the new ownership structure.
- **Beneficiaries Coordinated:** Every piece of the puzzle must point to the same master plan.

The middle class focuses on buying assets. The wealthy focus on designing who owns them. One builds net worth; the other builds **durability**.

Benefits of Forming an LLC in Nevada



No state income, corporate or franchise taxes



No taxes on corporate shares or profits



Privacy protection for owners choosing to be anonymous



No operating agreements or annual meetings requirements



Low business registration fees and quick turnarounds



Formation of single-person corporations allowed



Permissive rules on the creation of shares



A judicial system relying on case law to settle disputes



Strong corporate veil protecting individuals from liability



No formal information-sharing agreement with the IRS

THE ADVANCED BLUEPRINT: PRIVATE SECTOR DOMINANCE

When you are ready to stop playing defense and start playing offense, you look at the structures we utilize for our high-level clients. We don't just use standard "Living Trusts." We use private sector tools that provide maximum sovereignty.

The Offshore Component

We often utilize an offshore trust or holding company, specifically in jurisdictions like the **Cook Islands**. Why? Because the Cook Islands do not recognize foreign court orders. If a US judge tells you to hand over your assets, and those assets are owned by a Cook Islands entity, that judge has no jurisdiction. A creditor would have to fly to the islands and retry the entire case from scratch. Most won't even try.

The Onshore Powerhouse

Domestically, we utilize a **non-grantor irrevocable complex discretionary spendthrift trust**. This is a mouthful, but it is the gold standard of asset protection.

- **Non-Grantor:** It is its own tax-paying entity.
- **Irrevocable:** You have permanently moved the assets out of your personal estate.
- **Spendthrift:** It has specific clauses that prevent creditors of the beneficiaries from reaching the assets inside the trust.

The Unincorporated Association

In some cases, we use an **Unincorporated Association** as the beneficial owner of a holding compa-

ny. This is a private, common-law entity that operates outside the statutory "public" system. This is how you achieve true privacy.

THE CHARGING ORDER PROTECTION STRATEGY

We recommend placing your holding company in one of the five "Charging Order Protection" states (like Wyoming or Nevada). In these states, if someone wins a judgment against you, the only thing they can get is a "charging order."

This means they can't seize the company. They can't fire you. They can't sell the assets. They are simply entitled to any distributions the company makes to you. And if the manager (you) decides the company isn't going to make any distributions? The creditor gets nothing. In fact, in some cases, the creditor might even end up responsible for the taxes on the profit they didn't even receive.

That is how you win by design.

HOW TO REMOVE YOURSELF FROM THE TOP NOW

The structure we love to utilize looks like this:

1. **Top Layer:** Offshore Trust (Cook Islands) or Onshore Spendthrift Trust.
2. **Middle Layer:** A Holding Company (Manager-Managed) in a charging order protection state.
3. **Operating Layer:** Your various LLCs, including your **First Middle Last Name LLC**.

By using your name as an LLC owned by a trust, you satisfy the public's need for a name on a contract while keeping the "Apex" safely insulated.



TAKE THE NEXT STEP

You have worked too hard to leave your wealth exposed. Single-layer ownership cracks under pressure. Layered ownership absorbs it.

We assist in establishing this exact blueprint with you. We show you:

- How to remove yourself from the top layer.
- How to structure the Trust → LLC relationship correctly.
- How to maintain "Control" without "Ownership."

Stop building the dangerous way. Build for durability.

Contact Don Kilam International today.

Text "Private Life" to 702-200-4900. Reach out. Start your transformation now.

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