LAW OFFICES OF
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**SUBMITTING THIS QUESTIONNAIRE DOES NOT CREATE AN ATTORNEY-CLIENT RELATIONSHIP**

# Asset Protection Questionnaire

Confidential Client Intake — Protecting What You've Built

### What asset protection is (and isn't)

Asset protection means arranging your affairs — in advance — so that your personal and business assets are harder for future creditors or lawsuits to reach. It works best when set up *before* a problem arises. It is not a way to hide money or escape debts you already owe.

### ● If you were just served with a lawsuit

Lawsuits have strict, short deadlines (often only a few weeks to respond). **Failure to respond within the timeframe can have disastrous consequences** (for example, *default*). If you have been served with a lawsuit, **please call us immediately at 210-817-4388.**

Please also be aware that booking a consultation **does not count as a response to your lawsuit**. Until we accept you as a client, **it remains your responsibility to timely respond.**

### ● PLEASE READ AND INITIAL — IMPORTANT

**ASSET PROTECTION PLANNING IS LEGAL ONLY WHEN DONE IN ADVANCE OF A CLAIM. UNDER THE TEXAS UNIFORM FRAUDULENT TRANSFER ACT, MOVING ASSETS TO HINDER, DELAY, OR DEFRAUD AN EXISTING OR REASONABLY ANTICIPATED CREDITOR CAN BE UNWOUND BY A COURT AND CAN CREATE PERSONAL LIABILITY.**

**IF YOU CURRENTLY HAVE ANY LAWSUIT, JUDGMENT, UNPAID DEBT, TAX PROBLEM, PENDING DIVORCE, OR CLAIM YOU REASONABLY EXPECT, YOU MUST TELL US BEFORE WE PLAN. WE WILL NOT ASSIST WITH ANY TRANSFER INTENDED TO DEFRAUD A CREDITOR.**

**PLEASE ALSO UNDERSTAND: IF YOU ARE NOT FORTHRIGHT WITH US, A COURT WILL VERY LIKELY DISCOVER IT, AND THE OUTCOME WILL BE SUBSTANTIALLY WORSE THAN IF YOU HAD DISCLOSED IT AT THE OUTSET.**

Client initials: _______

### If you do have a claim, you may still have options

If you currently have a lawsuit, claim, or judgment, do not assume there is nothing we can do — there often still are legitimate options. But we have to know up front, because it changes the available strategies dramatically.

## PART 1: ABOUT YOU

Full legal name ______________________________

Phone ______________________________ Email ______________________________

Spouse's full legal name (if applicable)

Spouse's phone (optional)

Spouse's email (optional)

County and state of residence

Your occupation / profession

## PART 2: YOUR RISK PROFILE

Which of these apply to you? (Check all — they raise exposure.)

- ☐ I work in a high-liability profession (medical, construction, finance, real estate, etc.)
- ☐ I own one or more operating businesses
- ☐ I own rental or investment real estate
- ☐ I personally guarantee business loans or leases
- ☐ I serve on a board or as an officer/manager
- ☐ I have significant investment or retirement assets
- ☐ I employ people

Do you currently have any lawsuit, judgment, unpaid debt, tax issue, or pending divorce — or do you reasonably anticipate one? ☐ Yes ☐ No

*If yes, please describe (this is important — see the box above):*

Have you been a defendant in a lawsuit in the past? ☐ Yes ☐ No

*If yes, please briefly describe:*

Do you have personal guarantees, co-signed debts, or banking relationships that could become creditors? ☐ Yes ☐ No

Please name any current or likely creditor or opposing party (this helps us run a conflicts check):

## PART 3: WHAT YOU OWN & HOW IT'S TITLED

A high-level picture is fine. We will go deeper where it matters.

| Asset | Approx. value | How titled (you, spouse, joint, entity) |
|---|---|---|
| | | |
| | | |
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**Texas already protects a lot**

Texas is one of the most debtor-friendly states. Your **homestead** is protected with no dollar limit (subject to acreage limits — up to 10 acres urban, or 100/200 acres rural), most **retirement accounts** are exempt, **life insurance and annuity** values are generally protected, and up to **$100,000** of personal property for a family ($50,000 for a single adult) is exempt. We will build on these protections rather than duplicate them.

Approximate net worth:

☐ Under $1M ☐ $1M–$5M ☐ $5M–$25M ☐ Over $25M

## PART 4: PROTECTIONS YOU ALREADY HAVE

Check what you already have in place:

- ☐ Business entities (LLC, corporation, LP)
- ☐ Series LLC
- ☐ Offshore entity or trust
- ☐ Umbrella liability insurance
- ☐ Professional malpractice / E&O insurance
- ☐ Retirement accounts (401(k), IRA, pension)
- ☐ A revocable living trust
- ☐ An irrevocable trust
- ☐ None of these yet

Umbrella insurance coverage amount, if any ______________________

Are your rental properties or businesses each held in a separate entity? ☐ Yes ☐ No

## PART 5: DO YOU ALREADY HAVE AN ESTATE PLAN?

Check any documents you already have (please bring copies):

- ☐ Will

**List continues on the following page**

- [ ] Medical power of attorney (MPOA)
- [ ] Durable (financial) power of attorney (DPOA)
- [ ] Directive to physicians (DTP)
- [ ] Revocable living trust
- [ ] Irrevocable trust
- [ ] Lady Bird deed / Transfer-on-death deed
- [ ] Other

## PART 6: YOUR GOALS & CONCERNS

What are you most concerned about? (Check all that apply.)

- [ ] A lawsuit against my business reaching my personal assets
- [ ] A personal lawsuit (auto, premises) reaching my business/investments
- [ ] Protecting a child's inheritance from their divorce or creditors
- [ ] Separating risky assets from safe assets
- [ ] Privacy of ownership
- [ ] Professional liability
- [ ] Not sure — please advise

In your own words, what are you trying to protect, and from what?

______________________________

______________________________

______________________________

## PART 7: STRUCTURES WE MAY DISCUSS

> **A menu, not a prescription**
> Depending on your situation, tools may include separate LLCs for each risky asset, a limited partnership or management structure, equity stripping, proper insurance, retitling, and certain irrevocable trusts. Note that Texas does not recognize “self-settled” spendthrift trusts (you generally cannot put your own assets in a trust for your own benefit and shield them from your creditors), so any trust strategy must be designed carefully.

Are you open to using one or more new entities (LLCs/LPs) as part of the plan? ☐ Yes ☐ No

Would you like us to review your insurance coverage as part of the plan? ☐ Yes ☐ No

Anything else we should know?

______________________________

______________________________

**When you've finished**

Please either bring this completed form to your meeting or email it back to us — preferably by replying to the email address you received it from. (Our general info@ryanreiffert.com inbox has heavy spam filtering, so a reply to your original sender is most reliable.)

If you have any questions, you are welcome to bring them to your consultation, call us, or ask by email.

**THIS IS AN INTAKE QUESTIONNAIRE ONLY. COMPLETING OR SUBMITTING IT DOES NOT CREATE AN ATTORNEY-CLIENT RELATIONSHIP, WHICH BEGINS ONLY WHEN WE SIGN A WRITTEN ENGAGEMENT AGREEMENT. THE INFORMATION ABOVE IS TRUE AND COMPLETE TO THE BEST OF MY KNOWLEDGE.**