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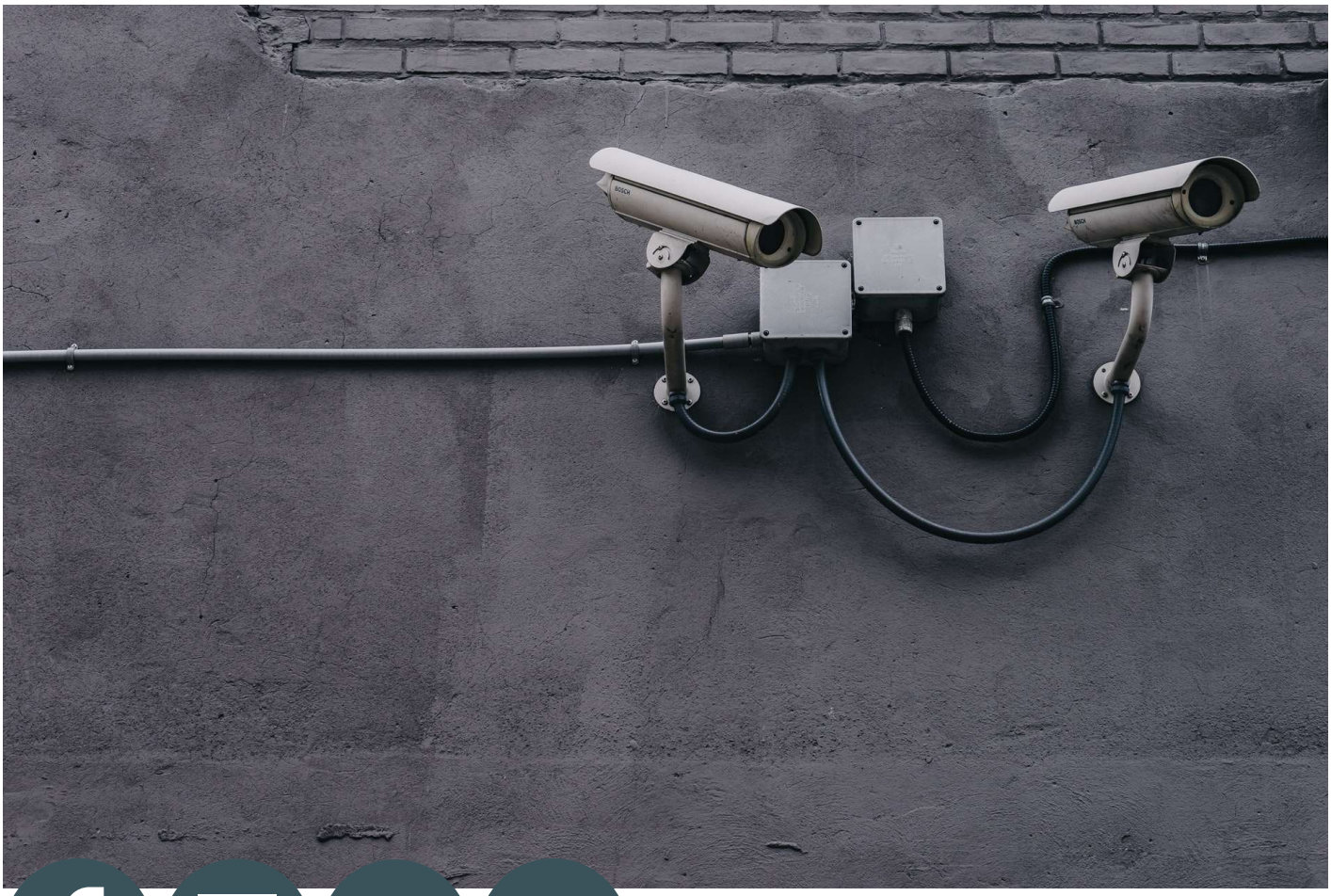
Lawyer Asset Protection in Munich

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1. 1Asset protection: Protect your private or business assets from creditors and insolvency?

Asset protection: Protect your private or business assets from creditors and insolvency

From our daily practice we know that there are a number of different ways to lose your **assets** and also your **old-age provision**. The classic cases in the **private sector** go far beyond the extent of **inflation** and **tax liability**.

For example, a **divorce** is usually not only emotionally difficult for those affected, but also from a financial point of view it can mean **absolute ruin** for many people. Reasonable provision for the future, for example through a **marriage contract** or also through cleverly **selected investment models abroad**, can reduce or completely rule out losses.

There are also a number of scenarios in the area of **inheritance and estate** that require a well-planned **strategy for asset protection**. For example, in our law firm we frequently experience that **children/heirs** want to protect their parents' money from **access by third parties** in the event of an impending stay in a care home, so as not to lose the **inheritance to the social welfare office**. The opposite case also occurs again and again: **parents/testators** try to **secure their assets** from their own children, or to override the statutory **right to a compulsory portion**.

Of course, the **private assets** of **freelancers** and **entrepreneurs**, who in the course of their activities repeatedly take on **financial risks** and are liable with their **private assets**, also require **special protection**. Particular emphasis should be placed here on developing a **future-proof** and legally sound **asset protection strategy**, in order to protect private assets from **creditors**, **banks** and the **tax office**. The same also applies **to private individuals** who take on a high risk through investments (real estate, securities transactions, etc.).

As an **Asset Protection lawyer**, it is my task to work with you to develop a long-term concept and an **investment strategy** that reliably protects your assets from third-party access.

Examination of existing investments and protection strategies

The **advertising promises** of financial houses and **“experts”** in the area of **asset protection** often sound too good to be true. All too seldom are **the advisors** and their **products** critically questioned by the affected investors. In practice, however, it often turns out that even among the supposed experts in the field of asset protection, **the sale of financial products** is in the foreground. The actual **protection of the assets** becomes a minor matter here. In our regular **legal reviews of investment strategies**, it becomes clear that the chosen strategy and the financial products purchased usually do not stand up to **legal scrutiny**, despite apparently "competent" advice. **Dangerous half-knowledge** on the part of advisors and financial houses, as well as **insufficient legal protection** for investors, often lead to inadequate **asset protection strategies**. If you, too, are planning a strategy with **your financial advisor** to **protect your assets** from seizure, for example, it is always advisable to get a second opinion. We would be happy to advise you independently on the **strategy you have already chosen**, or to work with you to develop a suitable concept for the protection of your assets.

Asset Protection: A short definition

“Asset protection” refers to measures which, within the framework of the legal situation, secure assets in the long term. For entrepreneurs and freelancers, it is important to prevent business risks and liability through private assets as far as possible.

How we support you as a lawyer in the area of asset protection:

- Planning and advice on **protection of assets abroad**
- Review of the **legal security** of asset protection investments at home and abroad
- Advice on **securing old-age provision** for self-employed persons and entrepreneurs
- **Protection of one's own estate** from access by authorities and creditors
- **Drafting of wills**
- Strategy for building up **non-attachable assets**
- Drafting of marriage contracts
- Review of existing investments for **security**

Helpful further articles on the subject of asset protection:

- Life insurance in Liechtenstein: Asset protection with total default risks
- Small or large matrimonial property regime swing for asset protection – absolutely legal design – or tax evasion deluxe?
- How relatives are exempted from having to reclaim social assistance for care costs
- Asset Protection: How millionaires are misled by financial planners and consultants
- Wealth equalisation levy and creeping expropriation: How you should act now


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If you would prefer a face-to-face consultation, we can also offer you a video consultation.

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Arrange your personal appointment with us.

Arrange appointment / request a callback

Get a Second Legal Opinion

Are you already receiving legal advice and would like a second opinion? In this case, please contact Dr. Fiala directly via the link below.

Contact us now

The first phone call is a free introductory conversation; no consultation.
You will find out what we can do for you and what information and documents we need from you for a qualified consultation.

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Did you find what you were looking for? Do you know someone who could use our support?
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Dr. Johannes Fiala
PhD, MBA, MM

Law Firm



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Law Firm Munich
Dr. Johannes Fiala, PhD, MBA, MM
Fasolt-Straße 7, 80639 Munich

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