



OVERVIEW

A stand-alone LLC or IBC is a flexible corporate entity used for asset holding, investment activity, and operational businesses. It provides limited liability, privacy, and ease of administration while allowing day-to-day commercial activity to continue without unnecessary complexity.

While not a substitute for a trust or foundation in high-risk scenarios, an LLC or IBC offers meaningful procedural creditor protection through charging order regimes and jurisdictional safeguards. It is particularly effective where operational continuity and simplicity are key priorities.

STAND-ALONE
COMPANY

Ideal for: Asset holding, investment activity, trading platforms, and operating businesses.

General Overview

- The LLC / IBC is a flexible entity offering liability protection and privacy.
- Simple to maintain and operationally efficient.

Normal Operation

- Manager runs operations.
- Member holds an economic interest.
- Records remain private.

Threat Scenario – Creditor Targets the Member**1. Charging Order Is the Sole Remedy**

- No management rights.
- No forced distributions or liquidation.
- No access to assets or records.
- Charging orders expire (Nevis: 3 years; Cook Islands: 5 years).

2. No Seizure of Assets

- Company assets remain under manager control.

3. Nevis Bond Requirement (if applicable)

- USD 100,000 bond required.

4. Operational Continuity

- Business, banking, and investments continue uninterrupted.

Outcome:

Strong creditor resistance with full operational continuity.

COOK ISLANDS VS
NEVIS**Nevis LLC**

- Established under specialist asset-protection-focused LLC legislation
- Strong procedural creditor deterrents
- 3-year non-renewable charging order as the sole creditor remedy
- Foreign judgments not recognised and must be pursued locally
- Mandatory creditor bond (typically USD 100,000)
- More stringent due diligence and onboarding requirements

Cook Islands LLC

- Established under Cook Islands LLC legislation modelled in part on Nevis
- Stable and well-established legal environment
- 5-year non-renewable charging order as the sole creditor remedy
- Foreign judgments not recognised and must be pursued locally
- No creditor bond requirement