THE PRIVATE OWNERSHIP STRUCTURE

How people keep their name off public records using a simple two-LLC setup. The same structure the wealthy use, explained in plain English.

Your home address ends up on public business filings by default. Here's how to fix that before you ever file.

Read this first.

When you form an LLC the normal way, your name and home address usually land on a public state record that anyone can pull up in seconds. Most people never realize it until it's already out there.

The fix isn't complicated, and it isn't only for the rich. It's just a structure most people were never shown. Two LLCs, set up so that the public record points at a company and a registered agent's address instead of you.

A registered agent service does most of the heavy lifting, so you don't need to be a lawyer to set it up. The one I use and recommend throughout this guide is Northwest Registered Agent:

→ **Northwest Registered Agent (Link)**

Full disclosure: yes, I'm an official partner. Yes, I've used and recommended their service. And yes, they're by far the best in the business for this. I only promote what I actually use and would tell a friend to use. Nothing else.

None of this is legal or tax advice. I'm not a lawyer or a CPA. This is privacy education. Before you file anything, talk to a business attorney about your specific situation.

STEP 01

Use a registered agent service.

This makes everything about 10x easier.

A registered agent is the company that officially receives legal and state mail for your LLC. More importantly for privacy: their name and address go on the public record instead of yours.

A good registered agent also handles the parts people get stuck on: filing your formation paperwork, setting up the manager-managed structure in the later steps, and keeping you compliant.

One rule: never list yourself as your own registered agent. That puts your name and address right back on the public record, the exact thing you're trying to avoid.

DO THIS

Set up a registered agent before you file anything. The one I use:
→ **Northwest Registered Agent (Link)**

STEP 02

02

Form LLC #1 in a private state.

This is your holding company. I recommend Wyoming.

Only four states let you form an LLC without putting owners on the public record: Wyoming, New Mexico, Delaware, and Nevada. This first LLC, your holding company, goes in one of them.

Wyoming is my default: low cost, no state income tax, long privacy track record. New Mexico is the cheapest with no annual report. Delaware suits more complex setups. Nevada is the weakest of the four for privacy. It still collects manager/member names with the state, so I'd skip it for this.

Your registered agent forms this for you, and their address shows on the public filing instead of yours.

DO THIS

Form LLC #1 (your holding company) in Wyoming through your registered agent. Use their address, not yours.

STEP 03

Form LLC #2 in your home state (if needed).

Only if you don't already live in a private state.

If you live in one of the four private states already, you can stop here. You don't need a second LLC. Same if you have a real day-to-day address in a private state you can use.

Everyone else: form a second LLC in your current/home state. This is the one that holds your main business bank account and handles your day-to-day operations, since banks and local business often need an in-state entity.

Banks have gotten pickier, but having LLC #2 in your own state with your real operating address, owned by your holding company, keeps account opening smooth while still protecting your name on the public record.

DO THIS

If you're not in a private state, form LLC #2 in your home state. This holds your operating bank account.

STEP 04

Have LLC #1 manage LLC #2.

This is the move that keeps your name off the record.

Set up LLC #2 as "manager-managed," with your Wyoming holding company (LLC #1) listed as the manager. Your registered agent can usually handle this setup for you.

Here's what that does: on your home state's public records, even in the transparent states that show more, the listed manager is the holding company, not you. Your name doesn't appear. The registered agent's address shows instead of your home.

So anyone pulling the public file sees: a company managed by another company, at an agent's address. The trail stops there on the open record.

DO THIS

Set LLC #2 to manager-managed, managed by LLC #1. Your registered agent can set this up correctly.

What this does, and what it doesn't.

What it DOES

- + Keeps your name and home address off public state business records.
- + Puts a company + a registered agent's address on the public file instead of you.
- + Makes it far harder for someone to tie a business or asset back to you by name in a casual public-records search.

What it does NOT do

- – It is not anonymity from the government. Federal beneficial-ownership rules (FinCEN/CTA) have been changing and may require you to report your ownership to a federal database that isn't public. This is exactly why you check with an attorney before filing.
- – It is not anonymity from your bank. Banks must verify your real identity (KYC) to open an account. "Anonymous" never means anonymous to them.
- – It is not bulletproof. A subpoena, lawsuit, or investigation can still reach ownership. This protects you on the open public record, not from legal process.
- – It works best for holding things (real estate, assets, a holding company). Once you actively operate in a state and register there, some exposure can come back.

Now what?

This is the structure. The order matters: registered agent first, holding company in a private state, operating LLC at home if you need it, managed by the holding company. Do it in that order and your name stays off the public file.

The single thing that makes all of this easier is the registered agent. They file it, they set up the manager-managed piece, they keep you compliant, and their address (not yours) is what shows up publicly. It's the part I'd never skip.

The registered agent I use:

→ **Northwest Registered Agent (Link)**

Heads up: this is an affiliate link. I earn a commission if you sign up, at no extra cost to you. It's the service I actually use and would recommend either way.

Want your whole footprint handled?

This guide covers one piece. I work with founders, executives, and families who want their entire digital and physical footprint locked down (data brokers, public records, home and identity exposure) without doing it all themselves.

See everything I offer and book a call:

trucepriv.co

NOT legal advice. NOT tax advice. This is privacy education only. I am not a lawyer or a CPA. Laws and federal reporting rules change, so consult a licensed business attorney before forming any entity.