

ESTATE PLANNING / LIVING TRUSTS

What Does It Mean to Fund a Living Trust

Congratulations — you took the first step and created a living trust. That's a real act of love for your family. But here's something a lot of people don't realize until it's too late: a trust that isn't funded is just paper. It has no power to protect anyone until you actually put your assets into it.

At Claim My Legacy, we say it often — ***we are more than just documents. We protect the ones you love most.*** And funding your trust is the step that turns those documents into real protection.

Why Funding Matters

Think of your trust like a safe. You can buy the best, most secure safe on the market — but if you never put anything inside it, it isn't protecting your valuables. It's just sitting there. Your trust works the same way. Until your accounts, your home, and your other assets are legally retitled in the name of your trust, they're still exposed to probate court, delays, and unnecessary stress for the people you love.

The Four Steps to Funding Your Trust

1. Decide which assets belong in your trust — bank accounts, real estate, business interests, vehicles, and valuables are common candidates.
2. Identify what should stay out — some assets, like retirement accounts and life insurance, are usually better left outside the trust for tax reasons.
3. Retitle those assets in the name of your trust.
4. Update your beneficiary designations so your trust — not an outdated form — is who your assets go to.

A Real World Example

Let's say a family we work with — we'll call her Diane — wants to make sure her home goes to her daughter, her savings support her grandchildren's education, and her church receives a gift in her memory. Diane doesn't need anything complicated. She simply retitles her bank accounts, her house, and a few sentimental items into her trust, while leaving her 401(k) and life insurance policy outside of it, where they belong.

- Bank accounts → children and church
- Home → daughter
- Sentimental items → grandchildren
- 401(k) and life insurance → left outside the trust

That's it. A few deliberate decisions, made with guidance, and Diane's family is protected — no probate court, no confusion, no fighting over "what Mom would have wanted."

You Don't Have to Do This Alone

"We are more than just documents. We protect the ones you love most."

Funding a trust takes attention to detail, and we know life gets busy. That's exactly why we built the **Trust Funding Assistance System™** — a guided, step-by-step process that walks you through Discover, Review, Request, Submit, Verify, and Complete, one asset at a time. Whether you built your trust with us or somewhere else, the system — with your Legacy Specialist alongside you — makes sure it's actually doing its job.

Ready to Fund Your Trust

Start your Trust Funding Review™: [Start Your Trust Funding Review™](#)

Or visit: claim-my-legacy-estate-planning.com/trust-funding-review

PREFER TO TALK IT THROUGH WITH SOMEONE LOCAL FIRST?

Reach out to your Claim My Legacy Legacy Specialist. We're not just here to hand you documents — we're here to protect the ones you love most.

Name: *[Legacy Specialist Name]*

Phone: *[Phone Number]*

Email: *[Email Address]*

Schedule a consultation: *[Booking Link]*