

Why Your Trust Must Own—Not Just Inherit—Your Assets

Creating a Revocable Living Trust is one of the smartest estate planning moves you can make—but it only works if your trust actually owns your assets. Many people make the mistake of naming their trust as a beneficiary instead of the legal owner, and that single oversight can undo the very purpose of having the trust.

When your trust owns the assets, there's no probate, no court delay, and no gap in control. Your successor trustee can step in instantly to manage everything if you become incapacitated or pass away. But if the assets are still in your individual name, they must go through probate—exactly what the trust was designed to avoid.

Think of it this way:

“A trust without assets is like a safe with the door open and nothing inside.”

So, take the time to retitle your bank accounts, investments, real estate, and other major assets into the name of your trust—e.g., “John and Mary Smith, Trustees of the Smith Family Trust dated June 15, 2025.”

The bottom line: Don’t make your trust a beneficiary—make it the owner. That’s how your plan truly protects your family and your legacy.