Trust Funding Made Simple:

Your 5-Step Legacy Checklist

“A good person leaves an inheritance for their children’s children.”
— Proverbs 13:22

Most families think creating a trust is enough—but if it’s not properly funded, your assets can still end up in probate court. Use this checklist to ensure your legacy plan is complete and protected.

Step	What to Do	Why It Matters
List & Locate Every Asset	Identify all property, bank accounts, insurance policies, investments, and business interests.	A complete inventory prevents missed or overlooked assets that could fall into probate.
Confirm Ownership & Titles	Identify all property, bank accounts, insurance policies, investments, and business interests.	Proper titling determines how quickly and privately assets transfer after your passing.
Review Beneficiaries	Identify all property, bank accounts, insurance policies, investments, and business interests.	Beneficiary designations take priority over wills or trusts — outdated ones can derail your plan.
Review Beneficiaries	Use financial products such as life insurance and fixed indexed annuities to provide cash flow and growth for your trust.	Trusts often lack immediate funding for expenses, gifts, or taxes. These tools provide protected, probate-free liquidity.
Schedule Regular Reviews	Revisit your plan after major life changes — marriage, business ownership, new property, or family milestones.	Financial and personal changes can affect your estate structure. Regular reviews ensure your plan stays aligned.

Why Liquidity Tools Matter

Life insurance and annuities don’t replace your trust — they empower it.
They ensure your family has immediate access to funds without delays or court processes, while keeping your financial wishes private.

Your attorney provides the structure.
Your financial professional provides the funding.
Together, they make your legacy plan complete.

Most families miss the one step that makes their trust work.
We’ll show you what that is during your complimentary review

How Financial Tools Empower Your Trust:

“A trust gives direction. Financial tools deliver protection.”

A trust defines who, what, and when — but not how. Without proper funding, even a well-written trust can’t do its job. That’s where life insurance and fixed indexed annuities come in. They provide the liquidity, growth, and stability that make your trust truly functional — ensuring your family has immediate access to what you’ve planned for them.

The Trust + Financial Protection Partnership

Legal Side	Financial Side
Created by your estate attorney	Supported by your financial professional
Defines wishes and structure	Provides liquidity and funding
Protects privacy and intent	Ensures assets transfer privately
Controls timing and distribution	Keeps money working safely and efficiently

Your attorney builds the blueprint. Financial tools make it work.

Life Insurance Supports Your Legacy

Type	Primary Purpose	Probate Benefit	Bonus Feature
Term Life	Affordable coverage for income or debts	Pays directly to beneficiaries	High coverage, low cost
Permanent Life (Whole/IUL)	Builds long-term cash value	Can name trust or heirs directly	Tax-advantaged growth; access cash while alive
Key Person / Business	Protects business and partners	Provides liquidity for continuity	Funds buy-sell agreements

Life insurance turns your trust from a document into a living plan.

Fixed Indexed Annuities Strengthen the Plan

Product	Goal	Probate Benefit	Bonus Feature
Fixed Indexed Annuity (FIA)	Safe growth linked to market (no downside)	Passes directly to trust or beneficiaries	Combines growth potential with principal protection and lifetime income

Annuities create stability and long-term income for your family.

Need guidance? Scan the QR to book your complimentary Insurance & Financial Review.

Omar Peters (713) 447 - 2836

How Financial Tools Empower Your Trust:

"A trust gives direction. Financial tools deliver protection."

Many families believe that having a trust alone guarantees their loved ones will avoid financial stress — but most trusts fail to do what they were designed for because they lack the funding to carry out your wishes. A trust is like a detailed blueprint — but without money flowing into it, it can't pay off debts, support loved ones, or preserve your legacy.

That's where life insurance and annuities come in.

🧱 The Trust + Financial Protection Partnership

The Legal Side	The Financial Side
🏛️ Created by an attorney	💰 Funded and supported by financial tools
Defines who, what, and when	Provides **liquidity, income,** and **growth**
Controls distribution and intent	Ensures the trust can actually fulfill those intentions
Protects privacy	Keeps wealth circulating within the family

Together, your estate attorney and your financial professional create a complete legacy plan — one that works both on paper and in practice.

🛡️ The Role of Life Insurance

Life insurance provides the immediate funding your trust needs to do its job.

It can:

- Create **instant, tax-advantaged liquidity** for your family or trust beneficiaries.
- Pay off debts, final expenses, or estate costs without delay.
- Replace lost income for surviving loved ones or business partners.
- Protect business value and ownership continuity.
- Offer **Living Benefits**, allowing you to access funds during chronic or critical illness.

> *Life insurance turns your trust from a document into a living plan.*

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Insurance & Annuities:
The Financial Engine Behind Your Trust

Life insurance and annuities do more than protect — they power your legacy.
Used correctly, they create liquidity, fund your trust, and help your family avoid probate entirely.

How Life Insurance Supports Your Legacy

Type of Policy	Primary Purpose	Probate Benefit	Bonus Feature
Term Life with Living Benefits	Affordable coverage for income replacement or debts	Pays directly to beneficiaries — avoids probate	High coverage at low cost
Permanent Life (Whole Life / IUL)	Builds long-term cash value while providing lifetime protection	Can name trust or heirs directly as beneficiaries	Access cash while alive; grows tax-advantaged
Key Person / Business Policy	Protects family businesses or partnerships	Provides immediate liquidity to partners or company	Funds buy-sell agreements or ensures continuity

Life insurance turns your trust from a document into a living plan.

How Fixed Indexed Annuities Strengthen the Plan

Product Type	Main Goal	Probate Benefit	Bonus Feature
Fixed Indexed Annuity (FIA)	Safe, predictable growth linked to market performance (You will never loose $ in the market)	Passes directly to beneficiaries or trust — avoids probate	Combines growth potential with principal protection and lifetime income options

Annuities create stable, long-term income that supports your trust and your family's financial future.

How it Fits Together:
Trust = Direction
Life Insurance = Immediate Funding
Fixed Indexed Annuity = Long-Term Stability

Together, they create a complete legacy system:

- Liquidity when your family needs it most
- Private, court-free transfer of assets
- Income that continues for generations

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Map Your Family's Legacy

"Write the vision and make it plain." — Habakkuk 2:2

Use this worksheet to start building clarity about your family's legacy, so your trust and financial plans reflect your heart as much as your assets. Bring it to your complimentary review to discuss with Omar & Jasmine.

1 Who Do You Want to Impact?

List the people or causes your legacy should reach:

2 What Assets Do You Currently Have?

Check all that apply:

☐ Home(s) ☐ Life Insurance ☐ Retirement Accounts ☐ Savings ☐ Investments ☐ Business Ownership ☐ Other: _________

3 Do you have a Will or Trust?

☐ Will only ☐ Living Trust ☐ None yet

If yes, when was it last updated? ____________________

4 Beneficiary Review

Have you reviewed your life insurance or retirement account beneficiaries in the past 2 years?

☐ Yes ☐ No ☐ Not Sure

5 What Are Your Top 3 Legacy Goals?

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