THE 3 MOST COMMON LIVING TRUST MISTAKES

California Families Make – And How to Avoid Them

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MISTAKE #1: THINKING A WILL IS ENOUGH

Many people assume a simple Will protects their family.
Reality in California:

- Wills must go through probate (public court process)
- Average probate cost: 4–7% of estate value + 9–18 months of delays
- Your home, bank accounts, and investments become public record

Fix: A properly funded Living Trust is the legal document that allows your estate to bypasses probate entirely and preserves privacy.

MISTAKE #2: CREATING THE TRUST BUT NEVER FUNDING IT

The #1 reason trusts fail: You sign the documents, but never transfer assets into the trust's name.

Result: Your trust is empty, and your family still goes through probate.

Fix: Retitle assets (home, accounts, etc.) into the trust. We help with this step-by-step.

MISTAKE #3: OUTDATED OR INCOMPLETE DOCUMENTS

- Named the wrong trustee or beneficiaries
- Didn't plan for incapacity (stroke, dementia, etc.)
- No provisions for blended families, special needs children, or second marriages
- Never updated after divorce, new grandchildren, or major tax law changes

Fix: Annual review + proper incapacity clauses and successor trustees.

AT A GLANCE

CHALLENGES

- Probate is Expensive
- Probate takes 18-24 months
- All information is Public Record

BENEFITS

- No Probate Costs
- Minimal Time Delay
- Information Stays Private

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"Protect what matters — before life decides for you."

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