B3xWISER · DECISION GUIDE

Documents Do Not Create Structure. Decisions Do.

The 12 decisions to settle before you build a business trust.

A practical readiness map for owners, families, and advisers who want the structure to know what to do next.

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HOW TO USE THIS GUIDE

Clarity before drafting

Do not treat this as a form to finish in one sitting. Use it to separate settled decisions from assumptions and coordination points.

CLEAR	The people involved agree, the authority is identifiable, and the decision can be documented.
UNCLEAR	The answer changes depending on who is asked, or ownership and control are being treated as the same thing.
NEEDS COORDINATION	A tax, regulatory, contract, insurance, investment, or operational issue must be confirmed before the structure is finalized.

The goal is not certainty on every point. The goal is to know which decisions are settled and which require disciplined coordination.

01

The job

Define what the trust must own, control, protect, or continue.

Question to answer

What specific job must this trust perform that the current structure does not?

■ Clear ■ Unclear ■ Needs coordination

02

The jurisdiction

Map the states, entities, assets, and operations that shape the structure.

Question to answer

Which jurisdictions have a real connection to the people, property, or business?

■ Clear ■ Unclear ■ Needs coordination

03

The creator

Identify who establishes and funds the trust and what authority that person retains.

Question to answer

Who contributes the first property, and what control should that person keep or release?

■ Clear ■ Unclear ■ Needs coordination

04

The trustee

Name who exercises authority now and who can step in next.

Question to answer

Who can make disciplined decisions, keep records, and act when the first trustee cannot?

■ Clear ■ Unclear ■ Needs coordination

05

The powers

Separate everyday authority from decisions that require consent or oversight.

Question to answer

Who can approve, remove, appoint, veto, borrow, sell, invest, or distribute?

■ Clear ■ Unclear ■ Needs coordination

06

The oversight

Create a check on judgment, a deadlock path, and a continuity mechanism.

Question to answer

Who can correct course without taking over ordinary management?

■ Clear ■ Unclear ■ Needs coordination

07

The property

List what may belong inside and what is restricted, pledged, jointly held, or consent-based.

Question to answer

Which assets can transfer cleanly, and which require lender, partner, or regulatory approval?

■ Clear ■ Unclear ■ Needs coordination

08

The interests

Define who benefits, how interests differ, and how they may change or transfer.

Question to answer

Who receives economic benefit, decision rights, or both?

■ Clear ■ Unclear ■ Needs coordination

09

The economics

Set the path for income, expenses, compensation, reinvestment, and distributions.

Question to answer

How should value move without confusing ownership, management, and personal spending?

■ Clear ■ Unclear ■ Needs coordination

10

The boundaries

Plan for new people, debt, outside capital, transfers, and buyouts.

Question to answer

What must happen before an investor, heir, lender, or new operator enters the structure?

■ Clear ■ Unclear ■ Needs coordination

11

The coordination

Identify what tax, regulatory, contract, insurance, or investment advisers must confirm.

Question to answer

Which decision cannot be finalized safely by one adviser working alone?

■ Clear ■ Unclear ■ Needs coordination

12

The continuity

Decide what happens at incapacity, death, sale, dispute, or dissolution.

Question to answer

What should continue automatically, and what should trigger review or termination?

■ Clear ■ Unclear ■ Needs coordination

YOUR READINESS MAP

What is settled?

Mark each decision. Any cluster of Unclear or Needs Coordination answers shows where the first structured conversation should focus.

Decision	Clear	Unclear	Coordinate
01 · The job	■	■	■
02 · The jurisdiction	■	■	■
03 · The creator	■	■	■
04 · The trustee	■	■	■
05 · The powers	■	■	■
06 · The oversight	■	■	■
07 · The property	■	■	■
08 · The interests	■	■	■
09 · The economics	■	■	■
10 · The boundaries	■	■	■
11 · The coordination	■	■	■
12 · The continuity	■	■	■

NEXT STEP

Make the first conversation useful.

Complete the Business Trust Intake to map the purpose, current structure, decision-makers, assets, economics, timing, and required adviser coordination.

Begin the intake

b3xwiser-business-trust-intake.lalahurdles2.chatgpt.site/referral

About 12 minutes · No confidential documents required · Human review before booking

Information boundary

Do not submit Social Security numbers, tax IDs, account numbers, passwords, PINs, identity documents, confidential files, or privileged narratives during the initial intake.

This guide and intake support initial review and coordinated planning. They do not create an engagement or replace legal, tax, investment, insurance, or regulatory advice.

B3xWiser · Structure before scale