

JR Wealth Management Publishes Educational Article on the Three Most Common Trust Structuring Errors

*Retained control is the most common, non-funding the simplest to prevent, isolation the most costly.
Why a trust is a relationship, not a document.*

TORONTO, ON, CANADA, October 2, 2026 /EINPresswire.com/ -- [JR Wealth Management](#) today

“

A trust is not a document. It is a legal relationship, and that relationship has to be supported by real governance, real administration, and real behavior consistent with its terms.”

Jonathane Ricci, Founder, JR Wealth Management

announced the publication of a new educational article examining the three most common mistakes the firm encounters when reviewing an existing trust: retained control, isolation from the wider financial structure, and trusts that were properly created but never properly funded.

The article, "The Most Common Trust Engineering Mistake," written by [Jonathane Ricci](#), a wealth-orchestration attorney licensed in New York and Michigan, and published on [jrwealthmanagement.com](#), states that retained control is the most common of the three by a wide margin, non-funding is the rarest and simplest to prevent, and isolation

from the wider structure tends to be the most costly, because it often surfaces years later in a jurisdiction nobody was monitoring.

"A trust is not a document," Ricci said. "It is a legal relationship, and that relationship has to be supported by real governance, real administration, and real behavior consistent with its terms."

The article explains that a trust's protective value depends on a genuine separation between legal ownership and the person whose creditors might one day pursue the assets, and that retaining the ability to freely reclaim trust assets can undermine that separation regardless of how the paperwork is drafted. It also addresses the risk of building a trust without reference to corporate ownership, tax residency, or cross-border exposure, and the case of a trust that was formally executed but never funded with the assets it was intended to hold.

Key themes covered in the article include:

- Retained control as the most frequent cause of a weakened trust structure
- Why a trust functions as one layer within a larger plan rather than a standalone instrument
- The distinction between creating a trust and [funding a trust](#) as two separate legal acts

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The full article is available at <https://www.jrwealthmanagement.com/blog/mon-trust-engineering-mistake/>.

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Jonathane Ricci
JR Wealth Management
+18559468496 ext.
pr@jrwealthmanagement.com



Jonathane Ricci, wealth-orchestration attorney and forthcoming host of the UNJUST MATTERS™ podcast.

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