

The SSN Trap: Why You're a Trustee Who Thinks They're a Beneficiary



Welcome to the Private Sector 🍌

Welcome. If you are reading this, you are likely looking for a way out of the commercial maze. Most people spend their entire lives operating under a set of rules they never agreed to, using a number they don't own, and wondering why they can't seem to get ahead. Today, we are breaking down the reality of the Social Security Number (SSN) and how it functions as a trust: one where you've been tricked into playing the wrong role.

With Don Kilam, we focus on moving you from an "individual taxpayer" to a fiduciary. We focus on moving you from a position of liability to a position of power. This is about financial education and business consulting that actually matters.

THE CONTRACT YOU NEVER SIGNED

Let's get something straight right now: you are not your Social Security Number.

For most Americans, the SSN is a commercial contract that allows you to do business within the jurisdiction of the United States. But here is the catch: it is an **unconscionable contract**. In legal terms, an unconscionable contract is one that is so one-sided that it is unfair to one party. You wouldn't have signed it if you knew the full implications. Specifically, if you knew that having everything in "your name" (linked to that number) meant you could be taxed into poverty or sued out of every asset you own, you probably would have looked for another way.

It is also what we call an **adhesion contract**. This is a "take it or leave it" deal where the creator of the contract (the government) holds all the power and dictates all the terms. They created the legislation; they created the insurance policy. Because that's what the Social Security Administration really is: a massive insurance trust.

THE TRUTH ABOUT THE SOCIAL SECURITY ADMINISTRATION TRUST

The Social Security Administration Trust is a statutory, domestic entity. It was legislatively created, which is how you know it isn't private. When you use that number, you are stepping into a public, statutory room.

Most people think they "own" their Social Security Number. You don't. You are borrowing it. You were given this number after your birth; you weren't born with it. It's an insurance policy designed to ensure that the public doesn't become "belligerent" or "delinquent." It's welfare. The general welfare of the public is what those in office are there to manage. If you are operating solely through an SSN, the system views you as an "indigent": someone who cannot take care of themselves and needs a government-managed trust to survive.



TRUSTEE VS. BENEFICIARY: KNOW YOUR ROLE

In any trust, there are three main parties: the Grantor (who creates it), the Trustee (who manages it), and the Beneficiary (who benefits from it).

The problem with the average American is that they are acting as the **beneficiary**. They want the handout. They want the "benefits." They want the refund. But in the world of private business and asset protection, the beneficiary is the weakest position because the beneficiary has no control.

Don Kilam teaches a different way: **OWN NOTHING, CONTROL EVERYTHING.**

To control everything, you must step into the role of the **Trustee**. A Trustee is a fiduciary. They have the legal title and the responsibility. They aren't looking for a handout; they are looking to manage the estate. When you operate as a beneficiary, you are taxed on everything you receive. When you operate as a savvy Trustee, you understand how to move assets so that the liability stays with the entity, not the individual.

THE DOCTRINE OF MERGER AND THE CESTUI QUE TRUST

To understand why your current setup is failing, you need to understand the **Cestui Que Trust**. This is a person entitled to an "**equitable estate**" as opposed to a "legal estate."

- **Equitable Title:** You have the right to use the car, live in the house, and spend the money. This is where most people live.
- **Legal Title:** This is the actual ownership and control of the property.

If you are the sole Trustee and the sole Beneficiary of your setup, you hit what is called the **Doctrine of Merger**. In trust law, if the legal and equitable titles merge into one person, the trust ceases to exist. There is no protection. This is why "uninformed families" get sued and lose everything. They have everything in their own name, tied to their SSN, acting as both the manager and the person getting the benefit. There is no separation. There is no privacy.

INFORMED VS. UNINFORMED FAMILIES

How do wealthy, "informed" families stay wealthy? They don't operate as employees. They operate as businesses.

- **The Uninformed Family:** Focuses on the SSN. They want a "good job" with W2 income. They are employees who are taxed at the highest rates. They are the "individual taxpayers" at the lowest level of commerce.
- **The Informed Family:** Focuses on the EIN (Employer Identification Number) and private contracts. They operate from a position of free enterprise and entrepreneurship. They know that an SSN is for employees and welfare recipients, while an EIN is for creators and builders.

Informed families understand that you can go out and create an entity that doesn't rely on your personal Social Security Number. They obtain EINs privately for the trusts they administer without commingling them with domestic, statutory numbers. This is how you maintain true privacy and protection.



ARTICLE 1 SECTION 10: YOUR RIGHT TO CONTRACT

You have the right to move your business forward. Under **Article 1 Section 10** of the Constitution, your right to contract privately is protected. You are allowed to enter into private contracts that the state cannot impair.

Private trusteeship is about exercising that right. It's about moving your assets out of the public, statutory side (where everything is commingled and taxed) and into the private side. When you create a private trust, you are creating a private contract. But you have to do it correctly. If you start a trust using your SSN, you have just created a domestic statutory trust. It's still in the public room.

Our goal is to help you understand how to separate these entities. You are the living soul; the trust and the SSN are dead fictions. A trust cannot drive a car. A trust cannot eat. You, the Trustee, do those things on behalf of the trust.

STOP RECLAIMING THE STRAWMAN: START CONTROLLING THE ENTITY

There is a lot of talk out there about "capturing the strawman" or "redeeming your soul." Let's keep it simple. The SSN is a number. It deals with liability. You don't need to "capture" it; you need to decide whether you're going to keep dealing with it for the rest of your life or if you're going to evolve.

If you make a certain amount of money in the Social Security system, they tax you on your benefits. It is a poverty-based mentality. If you want generational wealth, you have to build assets that you control but do not "own" in your personal capacity.



THE PATH FORWARD: TRUSTEE TRAINING

You are already in a trust; you just haven't been trained as a Trustee. That is why we provide the resources and the environment for families to change their perspective.

When you move into a fiduciary capacity, you stop being the one waiting for a check and start being the one who signs the checks. You move from the individual level to the group level. Tax bills that hurt individuals rarely hurt those operating in proper trust structures because Trustees are fiduciaries, not just consumers.

Ready to move from the public to the private?

1. **Text us now** to learn about our upcoming workshops and webinars.
2. **Contact Don Kilam** to start your journey into private trusteeship.
3. **Welcome** yourself to a life where you own nothing but control everything.

Don't wait for the system to educate you on how to leave it. They are the insurance agency; they want you to stay "insured" (ignorant). Take control of your destiny today.

The results speak for themselves. This isn't theory; it's a lifestyle shift that has helped countless people secure their assets and reclaim their time.

- Check out our [Testimonials](#) to see real results.
- See how others have navigated the system with our [Real Life Court Case Wins](#).
- Join the [700 Credit Club](#) to start fixing your commercial profile.

ACT NOW

The Social Security Administration contract is waiting for you to stay a beneficiary. The private sector is waiting for you to become a Trustee. Which one will you choose?

Contact Don Kilam now.

Text "Private Life" to 702-200-4900

Join the Private Business Circle today.

The choice is yours. Own nothing. Control everything. Move forward.