Choosing the Right Name for Your UNA

Choosing the right name for your UNA depends on your personal situation and how you plan to use it. It's worth taking a little time to align your choice with your goals. If more than one scenario applies to you, you may also consider setting up multiple UNAs. Additional UNAs are available at a ½ price discounted rate of $2,475.

1. Mirroring Your Personal Name

Many people choose to name their UNA after their full legal name (e.g., “John Henry Doe”). This allows payments made in your personal name—such as checks or direct deposits—to flow directly into your UNA bank account.

Best suited for:

- **W-2 employees:** While your employer will continue using your SSN for payroll, you can route direct deposits into a UNA account that matches your name.
- **Crypto users:** Open personal crypto accounts using your EIN instead of your SSN, typically allowing for a smoother KYC process.
- **Business owners:** Pay yourself from a business UNA to a personal UNA and document income (e.g., pay stubs) for loan qualification.
- **Retirees:** Social Security, disability, and pension benefits can be deposited into a UNA account that mirrors your name.

For couples:
You may choose a shared name such as “John and Jane Doe” or “John Doe and Jane Doe,” similar to a joint bank account. Note: Joint names generally won't pass KYC for personal crypto accounts, but business accounts are still an option.

2. Mirroring Your Business Name

If you own a business, you can name your UNA after your business while removing entity designations (LLC, Inc., Corp., etc.). This allows you to operate privately through the UNA while maintaining flexibility by receiving money from customers who recognize your trade name.

You may choose to:

- **Keep your existing entity:** Maintain it for public-facing operations or a potential future sale, especially if you anticipate needing formal business tax returns to present to a buyer. In this structure, you can form a UNA (under any name you choose) to act as the new owner, helping separate ownership from your personal SSN.
- **Transition fully to a UNA:** Operate privately through the UNA and phase out your traditional corporate entity if desired.

3. Custom or Pre-Registered Names

If forming a specific legal name is not significant for you and your goal is privacy, long-term legacy planning (similar to a trust), or immediate setup, choosing a custom or pre-registered name may be the best fit.

- **Fast setup:** Pre-registered names are delivered within one business day. Available options will be shown after checkout—simply select a name from the list to proceed.
- **Long-term value:** A UNA can continue indefinitely as long as it has members, making it well-suited for multi-generational planning. It can function similarly to a trust, so it’s worth choosing a name that will remain meaningful and relevant for years to come.
- **Flexibility:** Useful for separating assets, diversifying risk, and creating additional income streams (e.g., structuring payments between UNAs for loan qualification).

All UNAs, except for pre-registered names, typically take 7–10 business days to register.

If you’re unsure which option fits best, we’re happy to help you think through your specific situation.