YOUR FREE READER'S COMPANION

The Trust Funding Kit

A companion to The Revocable Trust Guide Book · by Gerald Hensley

Thank you for reading and for putting in the work to protect the people you love. I'm Gerald, and I wrote this kit to help you finish the one step most folks miss: actually moving your assets into your trust. A signed trust with nothing inside it is like a safe with the door left open. In the pages ahead you'll find fillable logs, word-for-word phone scripts, and simple worksheets you can complete at your kitchen table. A quick and honest note before we start: I'm not an attorney, and nothing here is legal advice. This is educational material to help you get organized. Laws vary by state, and every family is different, so please confirm the specifics with a licensed attorney in your own state before you rely on anything.

Signing your trust is the promise. Funding it is the proof. Do both, and your family will thank you. - Gerald

Your Trust Funding Log

This is your master checklist for moving assets into your trust, plus a second list for the accounts you should NOT retitle but instead coordinate by beneficiary. Print it, work one line at a time, and write the date in the last column the moment each item is done. When in doubt about any asset, confirm the right move with your attorney or the institution first.

Part A: Assets to retitle into the trust

Asset	Action needed	Where to do it	Date done
Primary home	New deed into the trust	County recorder or title company	________
Other real estate / land	New deed into the trust	County recorder or title company	________
Checking account	Retitle in the trust name	Your bank branch	________
Savings account	Retitle in the trust name	Your bank branch	________
CDs / money market	Retitle at maturity or now	Your bank	________
Non-retirement brokerage	Re-register in the trust name	Your brokerage firm	________
Stocks / bonds held direct	Re-register in the trust name	Transfer agent	________
Business interest (LLC, etc.)	Assign membership / shares	Attorney + operating agreement	________
Valuable personal property	Assignment of personal property	Attorney-drafted assignment	________
Safe deposit box	Retitle box in trust name	Your bank	________
Other: ____________	____________	____________	________

Part B: Coordinate, do NOT retitle (confirm the beneficiary instead)

Retirement accounts should generally stay in your own name for tax reasons. For these, you point the beneficiary at the right person or, only if your attorney advises it, at the trust. Never move an IRA or 401(k) into a trust without professional guidance, because it can trigger taxes.

Asset	Action needed	Where to do it	Date done
IRA (traditional / Roth)	Confirm primary + contingent beneficiary	Your IRA custodian	________
401(k) / 403(b)	Confirm primary + contingent beneficiary	Plan administrator	________
Pension	Confirm survivor election	Plan administrator	________
Life insurance	Confirm primary + contingent beneficiary	Insurance company	________
HSA	Confirm beneficiary	HSA custodian	________
Annuity	Confirm beneficiary	Insurance company	________

Vehicles	Check state title / TOD option	State DMV	_______
Bank / brokerage TOD-POD	Confirm named beneficiary	Bank or brokerage	_______

The Retitling Call Scripts

Making these calls is easier when you know exactly what to say. Below are word-for-word scripts you can read aloud. First, gather these items so you can answer every question in one call.

Have ready before you dial:

- [ ] Your Certificate of Trust (the short summary, not the full document)
- [ ] The exact legal name of the trust
- [ ] The date the trust was signed
- [ ] Your trustee name(s) as they appear in the trust
- [ ] The trust tax ID (usually your Social Security number for a revocable living trust)
- [ ] Account numbers or property details for the asset
- [ ] A pen to write down the name and direct number of the person who helps you

Script A: Calling your bank to retitle an account

"Hello, my name is ____________. I have a revocable living trust, and I'd like to retitle my account, number ____________, into the name of my trust. Can you tell me what you need from me? I have my Certificate of Trust ready. What is the exact way you'd like the account titled, and can I do this in the branch or by mail?"

Ask before you hang up: "Will my account number stay the same, and is there anything I need to sign?"

Script B: Calling the county recorder or title company for a new deed

"Hello, I need to record a new deed that transfers my property at ____________ into my revocable living trust. Can you tell me your recording requirements, the fee, and whether my county needs a specific deed form or a preliminary change of ownership form? I want to make sure this doesn't trigger a reassessment."

Note: Deed transfers can affect property tax, mortgage clauses, and exemptions in some states. Please confirm the right deed type and any tax impact with your attorney or a title professional before recording.

Script C: Calling your brokerage to re-register an account

"Hello, my name is ____________. I'd like to re-register my non-retirement account, number ____________, into the name of my revocable living trust. What forms do you require, and do you need a Certificate of Trust or the full trust document? Please confirm the exact registration name you'll use."

Ask before you hang up: "Will this change my cost basis or generate any tax form? And can my automatic transfers and dividends continue as they are now?"

Beneficiary Designation Coordination Worksheet

Beneficiary forms beat your will and often your trust, so a stale form can send money to the wrong person. Use this sheet to write down what each account says today, then update anything that is wrong or out of date. Remember: keep retirement accounts in your own name and coordinate them by beneficiary rather than retitling them, unless your attorney specifically advises otherwise.

Account	Primary beneficiary	Contingent beneficiary	Last confirmed date
IRA	____________	____________	_______
401(k)	____________	____________	_______
403(b)	____________	____________	_______
Life insurance	____________	____________	_______
HSA	____________	____________	_______
Annuity	____________	____________	_______
TOD brokerage	____________	____________	_______
POD bank account	____________	____________	_______

Quick review questions:

- [ ] Does every account have a named primary beneficiary?
- [ ] Does every account have at least one contingent beneficiary?
- [ ] Are any ex-spouses or deceased people still listed by mistake?
- [ ] Would naming the trust as beneficiary help here? Ask your attorney before you do.
- [ ] Have you saved a copy of each confirmed form in your estate binder?

Your Estate Binder, Table of Contents

One organized binder can save your family weeks of searching. Build it once, keep it current, and tell the right people where it lives. Check off each item as you add it.

Documents to include:

- [ ] Signed revocable living trust
- [ ] Pour-over will
- [ ] Certificate of Trust (short summary version)
- [ ] Durable power of attorney for finances
- [ ] Advance healthcare directive / living will
- [ ] HIPAA authorization
- [ ] Your completed Trust Funding Log
- [ ] Beneficiary Coordination Worksheet with confirmed forms
- [ ] List of all accounts, institutions, and account numbers
- [ ] Secure list of logins and passwords, or where to find them
- [ ] Insurance policies (life, home, auto, health, long-term care)
- [ ] Deeds, titles, and vehicle titles
- [ ] Contacts: attorney, accountant, financial advisor, insurance agent
- [ ] A Letter to Your Successor Trustee (next section)

Where to keep it and who should know:

- [ ] Store the binder in a fireproof home safe or a known, accessible spot
- [ ] Do NOT lock the only copy in a safe deposit box no one can open
- [ ] Tell your successor trustee where it is and how to get in
- [ ] Give your attorney a note of where the originals are kept
- [ ] Review and refresh the binder once a year

A note on passwords: store them safely and update them when they change. Confirm with your attorney how your state treats access to digital accounts, since the rules are still evolving.

A Letter to Your Successor Trustee

This is one of the kindest things you can leave behind: a plain-language letter to the person who will step in when you no longer can. Fill in the blanks below, then keep this page at the front of your estate binder. This letter is guidance for your family, not a legal document, so it does not change anything in your trust.

Dear ____________,

If you're reading this, it likely means I've become unable to manage things myself, or I've passed away. Thank you for taking this on. I chose you because I trust you. Here is what you need to know to get started.

Where my documents are: ____________

The first calls to make:

1. My attorney, ____________, at ____________
2. My financial advisor, ____________, at ____________
3. My accountant, ____________, at ____________
4. My insurance agent, ____________, at ____________

The accounts and institutions you'll be working with: ____________

Please locate my Certificate of Trust before you contact any bank or brokerage; it's in the binder. There is no need to rush major decisions. Take your time, lean on the professionals above, and ask questions.

A few personal wishes I want you to know: ____________

With my thanks and love,

____________ (signature)   Date: _______

Annual Trust Check-Up

A trust is not a set-it-and-forget-it document. Once a year, on a date that's easy to remember like your birthday, spend twenty minutes running through this list. Small updates now prevent big problems later.

- [ ] Did I buy or open any new asset this year that still needs to be funded into the trust?
- [ ] New home, land, bank account, or brokerage account to retitle?
- [ ] Any account that quietly slipped out of the trust and needs to go back in?
- [ ] Life changes: marriage, divorce, birth, death, or a move to a new state?
- [ ] Do all beneficiary designations still name the right people?
- [ ] Are my successor trustee and agents still the right choices and still willing?
- [ ] Are my healthcare directive and financial power of attorney still current?
- [ ] Is my estate binder up to date, and does the right person still know where it is?
- [ ] Did I move to a new state? If so, book a review, since laws vary by state.

If you checked anything that concerns you, or if you moved states, schedule a visit with your licensed attorney. A short review is far cheaper than a court fixing it later.

A final word from me: I'm not a lawyer, and this kit is educational, not legal advice. The laws that govern trusts, deeds, taxes, and beneficiaries vary from state to state and change over time. Use these pages to get organized and to ask better questions, then confirm every decision with a licensed attorney in your state. You've done the hard part by caring enough to plan. I'm proud of you for it. - Gerald