QUARTZ LAW
ESTATE PLANNING • ELDER LAW • PROBATE

FAMILY GUIDE · CHAPTER 4

Trust Funding Checklist

Making sure your trust actually holds what it should

A revocable living trust only controls the assets that are actually in it. Signing the trust is half the job; funding it is the other half. Use this checklist to track each asset, how it will reach the trust, and when it is done.

HOW TO USE THIS CHECKLIST

- Retitle an asset into the trust's name, or name the trust as its beneficiary where Arkansas allows it.
- Check each box as an asset is completed, and note the date or account in the Notes column.
- Skip anything you do not own. Add other assets in the blank rows at the end.
- Type into this PDF on screen, or print it and write by hand.

REAL ESTATE

ASSET	HOW TO FUND IT	DONE	NOTES
My home	Retitle by deed into the trust, or record an Arkansas beneficiary deed naming the trust.	☐	
Other Arkansas real estate	Retitle by deed into the trust, or record a beneficiary deed naming the trust.	☐	
Real estate in another state	Retitle into the trust under that state's rules. This is often the main reason to fund a trust, since it avoids a second probate.	☐	

BANK AND INVESTMENT ACCOUNTS

ASSET	HOW TO FUND IT	DONE	NOTES
Checking and savings	Retitle into the trust, or name the trust as payable-on-death (POD) beneficiary.	☐	
CDs and money market accounts	Retitle into the trust, or name the trust as POD beneficiary.	☐	
Brokerage and investment accounts (non-retirement)	Retitle into the trust, or name the trust as transfer-on-death (TOD) beneficiary.	☐	

BUSINESS INTERESTS

ASSET	HOW TO FUND IT	DONE	NOTES
LLC, partnership, or corporate interests	Assign your interest to the trust. Check the operating agreement or bylaws for transfer rules first.	☐	

BENEFICIARY DESIGNATIONS

ASSET	HOW TO FUND IT	DONE	NOTES
Life insurance	Review the beneficiaries and update them in coordination with your plan, which may mean naming the trust.	☐	
Retirement accounts (401(k), IRA, 403(b))	Do not retitle. Review beneficiaries carefully, with tax guidance, before naming the trust.	☐	
Annuities	Review the beneficiaries with your plan and tax guidance.	☐	

PERSONAL PROPERTY AND OTHER ASSETS

ASSET	HOW TO FUND IT	DONE	NOTES
Valuable personal property (art, jewelry, collections)	Transfer to the trust by a written assignment.	☐	
Vehicles	Ask us whether to retitle; many families leave vehicles outside the trust.	☐	
Other		☐	
Other		☐	

01 Final Steps

- ☐ My pour-over will is signed alongside the trust
- ☐ I have a written list of what has and has not been transferred
- ☐ I know where my trust documents are kept, and my successor trustee does too
- ☐ I have scheduled a review, since assets bought later must also be titled correctly

02 Questions for Our Next Conversation

We guide the funding with you.

We prepare the deeds and assignments and walk you through retitling your accounts with your bank and advisor. For your privacy, please do not email account numbers; share them with us in person.

This checklist is a planning aid only. It is not legal or tax advice, and completing it does not create an attorney-client relationship with Quartz Law PLLC.