# Funding Quick Checklist

Funding means coordinating your assets with your trust so your plan works as intended.

- Review real estate
- Review bank accounts
- Review non-retirement investment accounts
- Review business interests
- Review vehicles and personal property
- Review life insurance
- Review retirement account beneficiaries
- Contact Chapman Law before making major title changes


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# Call Chapman Law Before You...

- Retitle real estate
- Add someone as a joint owner
- Change retirement account beneficiaries
- Transfer business interests
- Make large gifts
- Buy or sell real estate
- Move to another state
- Rely on a bank form you do not understand

## Common Funding Mistakes

1. Signing the trust but never funding it
2. Forgetting beneficiary designations
3. Adding joint owners without advice
4. Retitling retirement accounts to the trust

Chapman Law, PLLC

# Funding Your Revocable Living Trust

*A Colorado Estate Planning Guide*

Signing your trust is step one. Funding makes it work. This guide explains which assets may need coordination and when to get legal advice before making changes.

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# What Does Funding Mean?

Funding means coordinating your assets with your revocable living trust so your overall estate plan works as intended. This may involve retitling certain assets, reviewing beneficiary designations, and identifying items that need special handling.

- Retitle certain assets to the trust ✓
- Review beneficiary designations ✓
- Coordinate accounts and property ✓
- Keep your trustee informed ✓

**Why It Matters**

A trust that is signed but never funded may not avoid probate for assets left outside the trust.

# Assets Commonly Coordinated With the Trust

### Real Estate
Homes, rental property, and other real estate may need a deed to the trust.

### Bank Accounts
Checking, savings, CDs, and money market accounts may need review.

### Non-Retirement Investments
Brokerage and other non-retirement investment accounts may be retitled or coordinated.

### Business Interests
LLC, partnership, or closely held business interests may require special review before transfer.

### Personal Property
Furniture, jewelry, collectibles, and household items may be covered by assignment or related planning documents.

*Coordinating your assets today helps protect your wishes for tomorrow.*

# Assets That Need Extra Caution

Some assets should not be changed without legal or tax advice.

### Retirement Accounts
IRAs and employer retirement plans usually should not be retitled to the trust during life. Beneficiary designations should be reviewed carefully.

### Life Insurance
Policies pass by beneficiary designation and should be coordinated with your broader plan.

### Vehicles
Cars, trucks, and similar vehicles may require a separate strategy depending on value, title, loans, and liability concerns.

## When to Reach Out

- Before retitling real estate
- Before changing retirement account beneficiaries
- Before transferring business interests
- Before adding joint owners
- Before making major gifts

**Key Takeaway**

Signing your trust is not the final step. Funding and beneficiary coordination help your estate plan work the way it was designed to work.

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