FUNDING GUIDE — Getting Your Assets Into Your Trust

Brand: AnchorPointTrusts

Product Tier: $2,500 document-preparation package

Classification: Client handout (plain language) — reviewed by the attorney council alongside the instrument templates

Ships to the client as-is. The [Why:] notes below are deliberate margin notes and stay visible in the shipped document. This file runs the humanize gate (scan_ai_tells) before publish like every other client-facing text.

Companion to: base-instrument-revocable.md / base-instrument-irrevocable.md; assignment-transfer.md (the transfer instrument); schedule-a-funding.md (Schedule A); certificate-of-trust.md; incapacity-set.md

Purpose: Step-by-step, plain-language walkthrough for moving each kind of asset into your Trust — and how to keep Schedule A current as you go. Funding is the step people skip. An unfunded trust controls nothing.

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This guide is general information about how funding works. It is not legal or tax advice, and it is
not a substitute for advice from a licensed attorney about your situation. Your state's rules and
your institutions' requirements control where they differ.
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1. What "funding" actually means

Your Trust is a container. It has instructions, a trustee, and beneficiaries — but it owns nothing until you move your property into it. Funding means re-titling each asset so the Trust owns it:

"[Trust Name], dated [Date], and any amendments thereto, [Trustee Name], Trustee"

That exact wording is the titling standard from Section 14-H.2 of the Trust Agreement (Schedule B states the same standard, with trustee naming covered by its titling instructions). Use it everywhere: bank forms, deeds, DMV applications, institution re-registration forms.

The two things every funded asset needs:

1. The title actually changed — the institution's records, the recorded deed, or the signed assignment says the Trust owns it.
2. A row on Schedule A — asset, type, old title, new trust title, transfer date, transfer document. Both. A row without a title change is a wish; a title change without a row is invisible at administration time.

Rule of thumb: the trust only avoids probate for assets titled in the Trust's name when you die. That is the whole point of funding. [Why: assets still in your individual name go through probate; that is what the pour-over will (pour-over-will.md) exists to catch — but catching assets at death means probate for those assets. Funding now avoids that.]

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2. The two tools: assignment vs. retitle

Most funding is one of two moves. Knowing which tool fits which asset is the whole game.

	Assignment (assignment-transfer.md)	Re-title (institution / state form)
What it is	A one-page instrument you sign that moves property to the Trust	The owner of the record (bank, DMV, county, carrier) changes their own records

Who controls it	You — sign, deliver, done	The institution or agency — their form, their rules
Use for	Personal property with no paper title: household items, jewelry, tools, collectibles, notes receivable, LLC/partnership interests (after checking the operating agreement)	Anything with an official record-keeper: bank/brokerage accounts, real estate (deed), vehicles, boats, trailers, mobile homes, life insurance
Speed	Same day	Varies: days (banks) to weeks (deeds, DMV)
Proof of transfer	Signed assignment + Schedule A row	Confirmation letter, recorded deed, new title, new statement
Watch out for	Doesn't work on paper-titled assets or accounts; some institutions won't accept it — always ask	Institutions sometimes refuse trust accounts or charge fees — ask before you close anything

Decision rule (use this every time):

1. Does the asset have a paper title or an institution record (house, car, bank account, brokerage)? Re-title through that office. The assignment will not move it.
2. Is it personal property with no title document (furniture, jewelry, tools, collectibles, unregistered interests)? Assignment.
3. Does it have a beneficiary-designation form (life insurance, retirement, POD/TOD)? Designation form, and think carefully — see §3.6.
4. Not sure which it is? Ask the institution holding the record: "How do I title this in the name of my living trust?" Their answer names the form.

3. Titling steps, asset class by asset class

For each asset you fund: (1) make the change, (2) get the confirmation, (3) write the Schedule A row. The rows are how you (and later your trustee) prove the trust is funded.

3.1 Home and other real estate — DEED, never assignment

1. Order or prepare a new deed — your title company or a real-estate attorney prepares it; any state-specific deed notes are in your state addendum module. Name the Trust as the new owner in the exact titling format above.
2. Sign the deed in front of a notary.
3. Record the signed deed in the county recorder's office where the property is located — within 30 days per Schedule B sub-rule 4.
4. Tell your insurance carrier the home is now owned by your trust (same coverage, new named insured) and ask your title company whether an owner's title policy in the trust's name is offered or recommended.
5. If you have a mortgage: call your lender first. Most allow a transfer to your own revocable trust; confirm before you record.
6. Schedule A row: description, "Real property," old title, new trust title, date recorded, "Warranty Deed, recorded [county]," Notarized = Y.

[Why not the assignment: real estate moves only by deed. Using the assignment for your home transfers nothing and leaves a confusing paper trail.]

3.2 Bank, brokerage, and cash accounts — the institution's own form

1. Call or visit the institution with your Certification of Trust in hand (certificate-of-trust.md) — most institutions accept the certificate instead of your whole trust document. That is what it is for.
2. Ask to re-register the account in the trust's name. Common outcomes:

- The institution retitles the account — get the new signature card or confirmation letter.

- The institution will not hold trust accounts — move the funds to an institution that will, then re-register.

What to bring and expect at the counter: the Certification of Trust; your government-issued photo ID (every trustee who will sign); the trust's EIN if the trust has one, or expect to complete a Form W-9 in the trust's name using your SSN/ITIN if it does not; and enough time to sign a new signature card. Some institutions also ask for a medallion signature guarantee on transfer forms for brokerage accounts — call ahead so you don't need a second trip.

3. Do not close-and-reopen carelessly: a same-day close/open can bounce automatic payments. Move automatic deposits and drafts to the retitled account.
4. Schedule A row: description, "Financial account," old title, new trust title, date, "Institution re-registration," confirmation letter filed with trust records.

[If the institution permits only a payable-on-death (POD) designation instead of trust titling, the institution may offer only that designation — a POD passes outside the trust (Schedule B sub-rule 3): that asset avoids probate but is not subject to the trust's terms and bypasses your trustee. Write it on Schedule A with the note from Schedule B sub-rule 3.]

3.3 Vehicles, boats, trailers, mobile homes — the state titling agency (DMV)

1. Get your state's trust-titling application from the DMV website or a local title office; your state addendum module carries the state's vehicle-trust notes.
2. Apply to re-title in the trust's name using the exact titling format.
3. Watch for state quirks: some states require the trustee to sign as "registered owner," some require an inspection or tax form on transfer to a trust, and some exempt transfers to a revocable trust from tax.
4. Schedule A row: description, "Vehicle/title asset," old title, new trust title, date, "State re-title," plus the new title number.

[Why not the assignment: the state's title record controls ownership of titled property. A signed assignment does not change a title the DMV still shows in your name.]

3.4 LLC, partnership, and other business interests — check the agreement, then the assignment

1. Read the operating agreement or partnership agreement first. It controls whether you may transfer your interest, and to whom. Some agreements require member consent, a right of first refusal, or a written amendment. Ask your attorney to review the agreement before you transfer anything — some agreements prohibit trust ownership outright or require corporate resolutions.
2. If the agreement permits it: follow its own assignment procedure and execute the assignment (assignment-transfer.md, Schedule 2).

3. Update the entity's own records — member register, cap table, registered-agent records — to show the trust as the member or partner, in the format from Schedule B sub-rule 1 ("[Trust Name], dated [Date], as [member/partner] of [Entity Name]" — this guide shortens it to "as member of"; the selector is in Schedule B).

4. S-corporation interests: stop here. Do not transfer S-corp shares into any trust without your attorney confirming the trust qualifies as a permitted shareholder — an unqualified transfer can terminate the S-election. (This mirrors Schedule B sub-rule 2 of your Trust Agreement.)

5. Schedule A row: entity, interest type and percentage, restriction check completed, date, "Assignment of Personal Property + entity records update."

3.5 Tangible personal property — the assignment

Furniture, jewelry, art, tools, collections, equipment, notes receivable — anything without a paper title:

1. List each item (or a category like "household furnishings and effects") on the assignment's Schedule 1.

2. Sign in front of a notary (recommended), have the Trustee sign the acceptance block, and deliver the signed assignment to the Trustee.

3. Schedule A row: description, "Tangible personal property," old title ("John Q. Settlor"), new trust title, date, "Assignment of Personal Property," Executed = Y.

3.6 Life insurance and retirement accounts — beneficiary designation, with a caution

These assets do not go into the trust by assignment or retitle. They pass by the designation form the carrier or custodian holds:

1. Pull every policy and statement. List every existing designation.

2. Decide, with your attorney, which designations name your trust, and which name people directly. Retirement-account designations interact with your tax situation — your attorney confirms the right structure before you change anything.

3. Make changes only on the carrier's own form; keep the confirmation.

4. Schedule A row: policy/account, designation, "Beneficiary designation on file," confirmation date.

3.7 Digital assets, loyalty programs, and everything else

- Digital assets: list accounts and where the access records live; your trustee's authority is in the Trust Agreement (RUFADAA section) and your incapacity documents.
- Points, miles, rewards: most programs treat them as non-transferable; check each program's terms. A few require their own form.
- Everything with a paper trail you cannot change: document it on Schedule A with what you did, so your trustee isn't guessing.

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4. Keeping Schedule A current — the maintenance rule

The rule: one asset, one row, same day. Every time you fund an asset, add its complete row to Schedule A the day you fund it. Every time you take an asset out (sale, refinancing out of the trust, revocation of a designation), update that row.

Why the same-day rule matters: Schedule A is the list your successor trustee reads first. A trust funded "from memory" is a trust your successor has to reconstruct — and anything they can't trace may end up in probate that the pour-over will then has to *catch. Add a note to review the whole schedule once a year and after any of: buy or sell real estate, open or close accounts, buy vehicles or titled equipment, form or dissolve any business entity, change any beneficiary designation.*

Assembly rule: every funded asset must have a completed row before the package is considered funded; a non-empty section alone is not sufficient (Section 14-H.1 / Schedule A assembly rule).

5. The funding checklist (one page)

Step	Asset class	Tool	Confirmation to keep	Schedule A row?
1	Home / land	Deed, notarized, recorded	Recorded deed + title policy	Yes
2	Bank / brokerage	Institution re-registration	Confirmation letter	Yes
3	Vehicles / boats / trailers	State DMV / title office	New title	Yes
4	LLC / partnership	Operating agreement check + assignment + entity records	Signed assignment + updated entity register	Yes
5	Tangible personal property	Assignment (notarized, accepted, delivered)	Signed assignment	Yes
6	Life insurance / retirement	Beneficiary designation forms	Designation confirmation	Yes
7	POD/TOD-only accounts	Institution form + Schedule B sub-rule 3 note	POD confirmation	Yes, noted as passing outside the trust
8	S-corp shares	Do not transfer without attorney confirmation	Attorney confirmation letter	Only after confirmation

Final check: every asset you own is either (a) titled in the trust, (b) passing by designation, (c) intentionally left outside the trust, or (d) on the assignment's schedules. If an asset fits none of those, it is unfunded — fix it or document why.

6. Common mistakes (all avoidable)

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When to call your attorney first (one gate, five situations): reviewing an operating or partnership
agreement before you transfer an LLC/partnership interest (§3.4); anything involving S-corporation
shares (§3.4); changing retirement-account or life-insurance beneficiary designations (§3.6); a
mortgage or insurance question on real estate (§3.1); and any state-module item marked "attorney
confirm." Everything else in this guide you can do yourself.
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1. Signing the trust and stopping. The signature page is not funding. Nothing is in the trust until the title changes.
2. Using the assignment for titled assets. It does not move houses, cars, or accounts — only a deed, a state title, or an institution's form does.
3. The recorded-deed step. An unrecorded deed still leaves the county's record showing you as owner. Record it.

4. Forgetting the beneficiary-designation layer. A trust can't receive what the designation form sends elsewhere. Reconcile both.
5. POD/TOD accounts left undiscovered. They pass outside the trust — list them on Schedule A with the note so your trustee isn't surprised.
6. Schedule A left blank. An unfunded trust plus an empty schedule leaves every asset in probate. One row per asset, same day.
7. The S-corp surprise. Transferring S-corporation shares into an unqualified trust can terminate the S-election. Ask first.
8. Assuming the trust covers incapacity. It covers trust assets. Everything else needs the incapacity documents (incapacity-set.md).

7. Where each document fits

Kit document	What it does in funding
`assignment-transfer.md`	The signed transfer instrument for non-titled personal property (§3.5 above)
`schedule-a-funding.md`	The asset list — one completed row per funded asset (the maintenance rule, §4)
`certificate-of-trust.md`	The short document you show banks and title offices to prove the trust and trustee (§3.2)
`pour-over-will.md`	The safety net that catches anything left out — but funding now avoids probate on those assets
`incapacity-set.md`	Handles assets outside the trust while you are alive but unable to act (§6, item 8)
`base-instrument-*.md`	The trust itself — Sections 14-H.1–14-H.5 are the funding provisions this guide walks through
Addendum module (your state)	State-specific execution notes: witness, notary, recording, vehicle-trust notes

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