

Appendix A — The Complete Funding Tracker

Everything from Chapters 11 through 14 on one set of pages. Copy these pages before you write on them, or download a printable version and keep the original clean for next year.

Work through it section by section. A line is finished when the Status column says **Done** and there is a date beside it.

For couples: identify whose asset each entry describes. If you keep separate trusts, keep a separate tracker for each. Complete the shared decisions in Appendix E together.

Trust Information

Trust name: _____

Date signed: _____

Amendments or restatement (dates): _____

EIN, if one exists: _____

Successor trustee: _____

Phone: _____

Second successor trustee: _____

Phone: _____

Attorney: _____

Phone: _____

This tracker last updated: _____

How to Use the Method Column

Code	Meaning
D	New deed prepared and recorded
T	Retitled into the name of the trust
B	Beneficiary designation on file
TOD/POD	Transfer-on-death or payable-on-death designation
A	Covered by an assignment of personal property
N	Intentionally left out of the trust — record the reason in Section 12

Status choices: **Open** (nothing done yet) · **In progress** (paperwork sent) · **Done**

1. Real Estate

Property	County / Location	Method	Status	Date done
Primary home				
Second home				
Vacation property				
Land or lot				
Out-of-state property				
Timeshare				

For each property, confirm all six. The recording number is the line that decides whether any of this worked.

Property	Deed type used	Recorded (date + document number)	Homestead / tax break re-filed	Insurance updated (trust named)	Title insurance endorsement	Lender notified

2. Bank Accounts

Account	Institution	Method	Certificate of Trust delivered	Deposits and auto-pays moved	Status	Date done
Checking						
Second checking						
Savings						
Money market						
Credit union account						

Certificates of deposit — a CD that renews at a different bank is a new account. Put its status back to Open.

CD	Institution	Maturity date	Method	Status	Date done

3. Investment Accounts

Account	Institution	Method	Status	Date done
Brokerage				
Mutual funds held directly				
Stock certificates				
Savings bonds				
529 plan (usually stays outside)				

4. Retirement Accounts — Do Not Retitle

Warning: these accounts do not go into the trust. Transferring a retirement account into a living trust during your lifetime is treated as a full distribution and is taxable in that year. These are handled by beneficiary designation only. See Chapter 13.

Account	Institution	Primary beneficiary	Contingent beneficiary	Spousal consent on file (401(k))	Last confirmed
Traditional IRA					
Roth IRA					
401(k)					
Former employer 401(k)					
403(b) or 457					
SEP or SIMPLE IRA					
Pension					
Annuity					

5. Health Savings Account

Beneficiary, not trust.

Account	Institution	Primary beneficiary	Contingent beneficiary	Last confirmed
HSA				

6. Life Insurance

Company	Policy number	Primary beneficiary	Contingent beneficiary	Last confirmed

7. Vehicles

Whether a vehicle can carry a transfer-on-death title varies by state. Your motor vehicle office can answer this in one phone call.

Vehicle	Title held where	Method	Status	Date done
Car				
Second car				
RV or camper				
Boat				
Trailer				
Aircraft				

8. Business Interests

Interest	Entity name	Consent needed?	Method	Status	Date done
LLC membership (check operating agreement)					
S-corporation shares (special rules apply)					
Partnership interest					
Sole proprietorship assets					
Operating business account					

Where the signed consent of the other owners is filed:

9. Personal Property and Valuables

Usually handled by one assignment of personal property rather than item by item. List anything you want named specifically.

Item	Where it is kept	Photo / appraisal	Method	Named in memorandum for	Status	Date done
Jewelry						
Art						
Collections						
Firearms (special rules apply)						
Family heirlooms						
Tools or equipment						

Assignment of personal property signed on:

Where it is kept: _____

Personal property memorandum (who gets which item) last rewritten:

Insurance rider for jewelry, art, or collections names the trust:

10. Digital Assets

A choice made inside a platform's own legacy tool outranks your will and your trust. Set those up first, then record it here.

Account	Provider	Online legacy tool set?	Where access details are kept	Date done
Email				
Cloud storage / photos				
Social media				
Domains or websites				
Cryptocurrency				
Loyalty and travel points				

Passwords are kept here — never on this page:

11. Safe Deposit Box

Institution	Box number	Who has access	Where the key is	Contents noted?

12. Deliberately Left Out

The most useful page in this appendix. Anything you chose to keep outside the trust belongs here, with the reason. This table matches Section 7 of your letter to your successor trustee line for line — fill in one, then copy it across.

Asset	Why it is outside the trust	Who receives it, and how
IRA / 401(k) / 403(b)	Moving it into the trust during life would count as a full distribution and be taxable. Handled by beneficiary form.	
Health savings account	Same reason. Handled by beneficiary form.	
Annuity	Transferring it can trigger tax on the accumulated gain. Handled by beneficiary form.	
Life insurance	Paid to the named beneficiary directly.	
Vehicles	Left out on purpose — transfer-on-death title or small-estate handling.	
Everyday business account	Kept out so the business keeps running.	
529 plan	Passes to the successor account owner named on the plan.	

Asset	Why it is outside the trust	Who receives it, and how
Small accounts under the state small-estate limit		
Other		

Funding Confirmed

Every line above shows Done or is listed in Section 12 as intentionally left out.

Confirmed by: _____

Date: _____

Copy of this tracker given to successor trustee on:

Next annual review due: _____

Appendix E - For Couples: Our Shared Trust Plan

One of you knows which account pays the insurance. The other knows where the signed trust is kept. A plan that depends on both of you being available has a gap. These pages help you find it together.

Use this section whether you have one joint trust, separate trusts, or are still deciding with your attorney. Write what your documents actually say. If you do not know, write “ask” and take that question to the appointment. Filling in these pages does not create or amend a trust, change ownership, or give either partner authority to act.

Each of you still needs your own wishes and legal documents considered. Marriage, a shared address, and a shared password are different things from legal authority. Unmarried partners should ask specifically which protections they need to arrange.

Start Here, Together

Our names: _____

Date completed together: _____

Where the signed documents and amendments are kept:

Keep this plan with the Funding Tracker in Appendix A and the letter from Chapter 16. Printable copies of this section and the Funding Tracker are free at **ellisfamilyguides.com/bonus/#trust-couples**. No sign-up is required. Store completed copies privately; record document locations, not passwords or full account numbers.

E-1. Who Handles What

For each task, write who does it now and whether the other person knows how to find the records. Knowing how a task works does not give permission to use an account. Confirm signing authority separately with the institution and your attorney.

Task	Who handles it now?	Could the other find the records?
Trust papers and Funding Tracker		
Bank accounts and monthly bills		
Investments and beneficiary forms		
Insurance policies and renewals		
Taxes and the tax preparer		
Finding secure access instructions		

The first task we will teach each other: _____

Date set aside to do it: _____

E-2. Whose Asset, Which Trust?

Use this alongside Appendix A. Give each person a separate line for individually owned accounts, even at the same bank. Copy ownership wording from a current statement or deed. Ask your attorney to resolve anything unclear before changing a title.

Asset / last four digits	Owner shown on record	Trust or beneficiary arrangement	Question to resolve
Home			
Everyday bank account			
Investments			
My retirement account			
Partner's retirement account			

Ask each institution who could act after incapacity or death, what proof it would require, and whether access could be delayed. Do not guess from the word “joint.”

Account available for essential bills if one of us cannot act:

Follow Chapter 13 for retirement accounts. Do not retitle an IRA or employer retirement account into your living trust.

E-3. Compare Our Instructions

Put the trust documents, wills, powers of attorney, and beneficiary confirmations side by side. This is a conversation sheet for your attorney, especially if there are children from an earlier relationship or different wishes about who inherits.

Decision to check	My document / answer	Partner's document / answer
Current trustee or co-trustees		
Who acts if I cannot act?		
Financial power of attorney agent		
Healthcare agent		

Trust structure and what changes at the first death:

Ask whether either trustee can act alone, what evidence activates the incapacity provisions, and whether the trust divides at the first death.

What may the survivor change, and what may they not change?

Where our documents disagree, and the question we will ask:

E-4. If One of Us Dies First

Keep this page with the Chapter 16 letter. Ask the attorney promptly about deadlines; the order below is a way to organize the work, not a legal timetable. The survivor and the person authorized to administer the trust may be different people.

- ☐ Find the signed trust, amendments, wills, Funding Tracker, and contact list. Tell the named trustee where they are.
- ☐ Confirm with the attorney who may act now and what documents establish that authority. Ask which notices, filings, and deadlines apply.
- ☐ Ask each institution what documents it needs, including certified death certificates, before requesting account changes.
- ☐ Check the plan for essential bills in E-2. Keep records of payments and ask which account should pay each expense.
- ☐ Ask the attorney to explain any trust division, restrictions on the survivor, and the work required to carry out the written instructions.
- ☐ Ask the tax preparer about tax identification numbers, returns, valuations, and deadlines. Keep statements and date-of-death records.
- ☐ Contact insurers and retirement custodians. Ask about the survivor's choices before requesting payouts or moving inherited retirement money.
- ☐ Keep a record of advice, forms sent, confirmations received, and the person responsible for each next step.
- ☐ Arrange a review of the survivor's own beneficiaries, trustee backups, will, and powers of attorney.

First professional to call and phone: _____

Person who can sit with me while I make those calls:

First appointment and questions to bring: _____

E-5. Our Next Steps and Yearly Check-In

Choose a small number of unfinished tasks. A transfer is complete when the institution or recorder confirms it, not when the form goes into the mail. Put the evidence location in Appendix A.

Next step	Who will do it?	Target date	Confirmation / where filed

At your yearly review, compare the current account records with the tracker. Check new accounts, a move, a sale, changes in relationships, and whether the people you named can still serve. Bring unresolved questions to your attorney.

The next date we will sit down together: _____

The question we most want answered: _____

What we most want each other to know: _____

Where we will keep this shared plan: _____

You do not have to remember all of this. You need a current record, a person who can find it, and a clear next step.