

FUNDING YOUR TRUST

The following steps must be taken to transfer your assets into your trust and avoid probate:

- POWER OF ATTORNEY:** Copy the documents under the fifth section POWER OF ATTORNEY and give a copy to those you have named Power of Attorney.
- LIVING WILL:** Copy the documents under the sixth section LIVING WILL and give copies to your primary physician and Powers of Attorney. You may register your living will with Arizona by visiting http://www.azsos.gov/adv_dir/Register.htm or calling 602-542-6187 for instructions.
- REAL ESTATE:** A deed must be prepared, executed in the presence of a notary, and recorded in the county in which the property is situated.
- REAL ESTATE:** CONTACT BOTH YOUR TITLE INSURANCE COMPANY AND HOMEOWNER'S INSURANCE COMPANY to ensure that your Living Trust, as the new owner, is added to your title insurance and homeowner's policy. Any mortgage you may have will not become immediately due by placing your property into your Living Trust.
- CHECKING & SAVINGS ACCOUNTS, CDS:** Take your **CERTIFICATE OF TRUST** (the document under the third tab) to the institution, advise them that you have executed a living trust, and request that the name on all of your accounts be changed to the name of your trust. The institution may or may not change the account number, but you will be asked to sign new signature cards, where applicable.
If the bank account is out-of-state, send a cover letter similar to the one we have provided for you and a copy of your **CERTIFICATE OF TRUST**. The bank may send new signature cards to you for signing. Simply comply with its request and return the cards.
- VEHICLES:** Take your **CERTIFICATE OF TRUST** (the document under the third tab) and current **Title** to the **DMV** to transfer your automobile, boat, trailer, etc. into the name of the trust. The vehicle **MUST BE PAID** in full to transfer the vehicle to the trust. If you are still paying for your vehicle, you must wait until it has been fully paid to transfer the vehicle to the trust.
- STOCKS, BONDS & INVESTMENTS:** Stocks held by you in your own name must be transferred by sending the **CERTIFICATE OF TRUST** to the transfer agent, along with a letter of request and a STOCK POWER, signed by you exactly as your name appears in the certificate and with your SIGNATURE GUARANTEED (not notarized) by a national banking association member or a member of the New York Stock Exchange. If you have a broker, your broker can assist you with these transfers. Investment accounts require a letter addressed to the administrator requesting the transfer, after which you will be sent the appropriate documentation to complete as instructed.
- LIFE INSURANCE, RETIREMENT ACCOUNTS AND ANNUITIES:** Contact your insurance company or account manager and REQUEST A CHANGE OF BENEFICIARY FORM for each policy or account. Generally, the order of beneficiaries on your life insurance, retirement accounts and annuities reflect a **spouse as the PRIMARY BENEFICIARY** (so that a spouse has the advantage of "rolling over" these funds into his or her own retirement account without incurring an adverse tax liability). Name **another beneficiary or your living trust as the CONTINGENT BENEFICIARY**. **IMPORTANT:** Do not change the owner of your life insurance, retirement accounts or annuities to your trust.