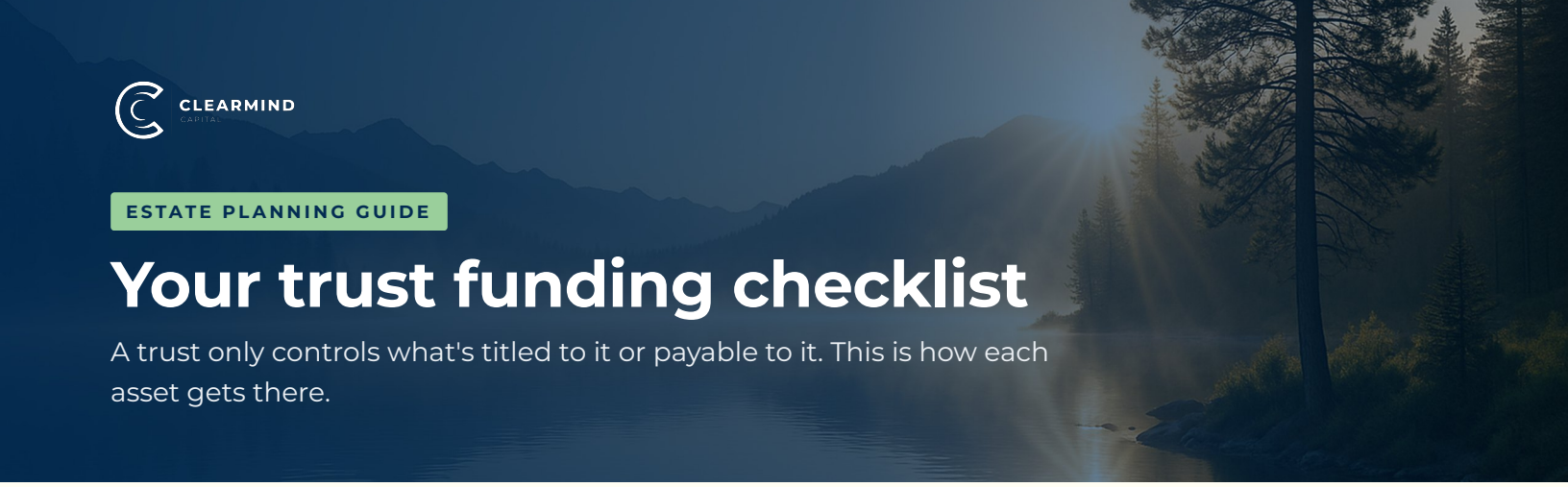


CLEARMIND CAPITAL

ESTATE PLANNING GUIDE

Your trust funding checklist

A trust only controls what's titled to it or payable to it. This is how each asset gets there.

Signing the trust creates the container. Funding puts things in it. A trust that never gets funded leaves your family facing the same probate process the trust was meant to avoid, so we treat this step as part of the plan, and we'll work through it with you.

Asset	What to do	Who
Ohio home	Deed transferred to the trust and recorded with the county. Included in your plan.	Encore
Other real estate	A separate deed for each property ($300 each in Ohio, or a local title company in the rare county Encore can't record in)	Encore or local title company
Taxable accounts we manage	Retitle to the trust with new account paperwork, or name the trust as the transfer-on-death beneficiary. We'll help you pick which fits.	ClearMind Capital, you sign
Other brokerage accounts	Retitle to the trust, or add a transfer-on-death beneficiary naming the trust	You, with our checklist
Bank and credit union accounts	Retitle to the trust or add a payable-on-death beneficiary naming the trust. Keep one everyday account in your own name if that's easier.	You, at your bank
IRAs, 401(k)s, 403(b)s, HSAs	Do not retitle. Review primary and contingent beneficiaries. Whether to name the trust is a decision we'll talk through, since it affects how heirs are taxed.	You, with our help
Life insurance and annuities	Review beneficiaries. Naming the trust can make sense when kids are young.	You, with the carrier
Vehicles	Ohio lets you add a transfer-on-death beneficiary to a vehicle title at the BMV	You
Business interests	An assignment of your interest to the trust ($100 per business) and any steps your operating agreement requires	Encore, you
Personal property	Your general transfer document already assigns household items and personal belongings to the trust	Done at signing

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Keep it funded

- ☐ Buying a home or opening an account? Title it in the trust's name from day one.
- ☐ Refinancing? Some lenders ask you to move the home out of the trust to close. Make sure it goes back in afterward.
- ☐ Changing jobs? Set beneficiaries on the new 401(k) the week you enroll.
- ☐ Check beneficiaries once a year. We'll bring it up at your annual review.

Keep in a safe place

Your signed originals, the recorded deed, and your certification of trust (the short document banks ask for instead of the whole trust). Give your health care agents a copy of your health care documents, and send us scans of everything for your file.

ClearMind Capital is not a law firm and does not give legal or tax advice. Beneficiary choices for retirement accounts have tax effects; talk them through with us and your tax professional.

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