



South Carolina Introduces New Transfer-on-Death (TOD) Process for Titled Personal Property

Starting **July 1, 2025**, South Carolina residents can name a beneficiary on their titled personal property — such as vehicles, boats, mobile homes, and outboard motors — so the property transfers automatically upon their death. This process allows the transfer to bypass probate, making the process quicker and easier for loved ones.

During the owner's lifetime, the beneficiary has no legal rights or ownership interest in the property. The designation is completely revocable and can be changed at any time, provided the owner remains competent.

We have also found out that, as of now, you can only name individuals as beneficiaries using these forms. This means businesses and trusts cannot be named as beneficiaries.

How to Establish a Vehicle TOD Through the DMV

Eligible property: You can use the TOD process for any vehicle, mobile home, or other personal property titled through the South Carolina Department of Motor Vehicles (SCDMV). This only applies to individual owners — not business entities.

Joint ownership: If there are multiple owners, the title must list them with "OR" between their names, meaning the owners hold

the property with rights of survivorship. If the title uses "AND," those owners are not eligible to file a TOD unless they first update the title.

Step-by-Step Process:

1. Complete the **TOD-1** form, available from the DMV starting July 2025.
2. You will need the following additional items:
 - The current vehicle title.
 - A completed **Form 400** (Title and Registration Application).
 - The \$15 title fee.
 - If the vehicle has a lien, provide appropriate lienholder documentation or permission.
3. We recommend doing this in person at your local DMV branch. However, you can also mail them to the main SCDMV office in Blythewood. If you choose to do this, the address is on the form.
4. Once approved, the DMV will issue a new title that names your chosen beneficiary and reflects the TOD designation.

When the owner passes away: The named beneficiary must submit the death certificate, the original title, and a new Form 400, along with any applicable fees. If more than one beneficiary is named and survives, they will receive equal ownership with the word "AND" in between their names unless they agree otherwise. If no beneficiary survives, the vehicle will become part of the owner's estate. If one of the named beneficiaries has passed, the survivors will inherit the vehicle.

Using TOD for Boats and Outboard Motors Through DNR

South Carolina also allows TOD designations for boats and outboard motors titled through the Department of Natural Resources (DNR), which have a similar but slightly different process.



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Many parents look forward to spending their preretirement and golden years with grandchildren, cuddling on the couch, mixing cookie dough, or planting seeds in a garden.

Yet that comfy dream eludes half of today's grandparents because their grandchildren live more than 200 miles away. According to a 2023 AARP survey,

BRIDGING THE MILES

STAYING CLOSE TO FARAWAY GRANDKIDS

distance is currently the biggest obstacle to grandparents spending as much time as they want with grandchildren.

A growing number of grandparents are closing that gap by using FaceTime, Skype, Google Hangouts, or other video-chat apps for virtual get-togethers with grandkids. The rewards of mastering those apps are worth the effort. Here are two strategies for making the most of virtual family visits.

Let Kids Lead

Children often revel in a grandparent's undivided attention and delight in hosting a room tour or a show-and-tell session with their latest project or toy. A grandchild might enjoy showing you how they play with a train set or blocks. Others might like modeling their latest superhero costume or showing you how they make slime.

Many games and conversations you would have when you are physically together can also work virtually, such as delivering

a joke, riddle, magic trick, song, or poem. Take turns making up stories or holding two-way conversations with hand puppets. Kids also love scavenger hunts, guessing games, or playing I Spy.

Mind Their Moods

When you call, your grandchildren may feel tired, excited, silly, or sad. Don't take it personally if your grandchild checks in briefly, then breezes away to do something else. Children live in the moment. Some days, they may be eager to engage in a lively conversation, while on others, they want to roam free. They may also want to "hang out" with you without talking. Many grandparents learn to just "be in the room" as a presence on the screen.

Some grandparents keep the same toys, puzzles, or craft materials on hand that their grandchildren enjoy. Then, you can either invite your grandchild to teach you how to use the items or just play alongside them.

A Quick Reminder About Property Taxes

Just as a reminder to our clients, if you have created a revocable living trust with us in the last couple of years and have seen your property tax rate change on your primary residence, please give us a call. After your home is transferred into your trust, some counties require the tax exemption forms to be filled out a second time. We are happy to help our trust clients fill those out and file them with the documentation the counties need, and there is no additional fee for this service if you did your trust with us previously.

Also, remember that you will qualify for the homestead exemption the year after you turn 65. This can lead to a significantly reduced property tax bill. If you believe you may qualify, be sure to contact your county auditor's office, or feel free to call us with any questions. Keep in mind that a surviving spouse may also qualify for this exemption if their deceased spouse qualified or would have qualified. If you have any questions about any of the above, please give us a call!



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Steps to designate a TOD on a boat and/or motor:

1. Obtain the Transfer on Death form for watercraft from the DNR website or office.
2. Complete the form with your information, the beneficiary's name, and the details of the boat or motor.
3. Submit the form along with the original title to DNR for processing.
4. DNR will then update the records and issue a revised title showing the TOD beneficiary.



After the owner's death: The beneficiary must provide a certified death certificate, a completed application for title, the current title or bill of sale, a current property tax receipt, and applicable fees. If the property has a lien, the new title may still be issued, but the lien will remain attached.

Below are a few additional things to consider when deciding if setting a TOD is right for you.

- While this can be a convenient way to pass assets, you must remember to update your designation if your beneficiary passes or you no longer wish for them to receive the vehicle.
- A TOD designation does not override any loan or lien attached to the property.
- This works if you want a specific person or people to receive the property. However, if you would prefer for it to be sold and the proceeds divided according to your trust document upon your passing, adding the vehicle to your trust may be the better option.

Final Takeaway

The new TOD forms offer a straightforward, probate-free way to pass on your vehicles, mobile homes, boats, or outboard motors. By completing a simple form with the DMV or DNR, you can ensure your property transfers smoothly to your chosen beneficiary after your passing. It's an easy and cost-effective addition to your estate planning toolkit.

Let us know if you need help filling out these forms or want guidance on how TOD fits into your overall plan — we're here to help.

-TC and Chasity



BARBECUE CHICKEN FRENCH BREAD PIZZA

INGREDIENTS

Inspired by FromValeriesKitchen.com

- 2 tbsp vegetable oil
- 2 boneless, skinless chicken breasts, cut into bite-size pieces
- 1 tsp Lawry's Seasoned Salt
- Fresh ground pepper, to taste
- 1/4 cup plus 3 tbsp barbecue sauce, divided
- 1/2 cup marinara sauce
- 1 loaf French bread
- 1/2 cup thinly sliced red onion
- 8 oz fresh mozzarella cheese, shredded
- 1/2 cup shredded cheddar cheese
- 2 tbsp chopped cilantro

DIRECTIONS

1. Preheat oven to 425 F. Line baking sheet with foil.
2. In a large skillet, heat vegetable oil over medium-high heat. Sauté chicken with seasoned salt and pepper.
3. Reduce heat to medium and add 3 tbsp barbecue sauce. Simmer for 3–4 minutes, remove skillet from heat, and set aside.
4. In a small bowl, combine remaining barbecue sauce and marinara sauce.
5. Cut French bread in half and place on prepared baking sheet. Coat with the sauce mixture, top with chicken and red onions, then add shredded cheeses.
6. Bake for 10–12 minutes, or until cheese is melted.
7. Remove from oven and top with chopped cilantro. Allow to sit for about 5 minutes before serving!

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Your Guide to the Ultimate End-of-Summer Party

As summer winds down, there's still time to host a memorable late-summer gathering that captures the season's warmth and joy. Here's how to plan an unforgettable party any guest would enjoy!

Embrace the Golden Hour

Schedule your party in the late afternoon so your guests can enjoy the sunset and cooler evening temperatures. Enhance the party vibe with lanterns, string lights, or candles to create a cozy atmosphere as daylight fades.

Serve Refreshing Beverages

Set up a self-serve drink station featuring a variety of options to cater to all guests. Include a signature cocktail, such as a fruit-infused sangria or a sparkling mocktail, citrus-infused water, and sodas and juices. This approach keeps guests hydrated and adds a festive touch.

Pick a Seasonal Menu

Opt for a menu that highlights all things summer. Grilled vegetables, fresh salads, and light proteins like chicken or fish are great choices. For dessert, try a build-your-own ice cream sundae bar or fruit skewers with yogurt dip.

Feature a Curated Playlist

Music sets the tone for any gathering. Create a playlist that starts with mellow tunes during dinner and transitions to more upbeat tracks as the evening progresses. This progression keeps the energy lively and encourages dancing or sing-alongs — the best way to entertain guests.

Arrange Themed Decor

Choose a theme to tie your party together. A tropical luau, garden party, or rustic picnic theme can guide your decorations,



attire suggestions, and menu choices. Incorporate elements like themed tableware, centerpieces, and signage to reinforce the vibe you're opting for.

Choose Engaging Activities

Plan interactive games or activities to entertain guests. Popular lawn games like cornhole, bocce ball, or a ring toss are crowd-pleasers. Or, you can get creative and set up a photo booth with fun props — those always promise a fun time.

Remember, hosting a late-summer party is a great way to celebrate the last few months of the season. With thoughtful planning, your party will be a hit!