Firearms and Your Estate Plan

Steps to help ensure your firearms are properly handled and distributed

CLARIDGE
FIDUCIARY SERVICES, LLC

Firearms can require special consideration in estate planning. Many people think firearms are covered by their stated wishes for personal belongings; however, firearms are subject to specific laws governing possession, storage, and transfer.

You can help ensure your firearms are accounted for, handled appropriately, and distributed by documenting your wishes in advance.

Including Firearms in Your Estate Plan

Clear instructions give your family and fiduciary guidance during estate administration.

- **Who should receive them?**
  Decide whether you want particular firearms to pass to specific beneficiaries.
- **What if a beneficiary cannot or does not want to receive them?**
  Consider alternatives such as selling them, giving them to another beneficiary, or having the firearms destroyed.
- **Are there any special legal considerations?**
  Some firearms are subject to additional federal or state requirements that can affect their management or transfer.
- **Are any firearms held in a trust?**
  Ownership through a specialized gun trust may affect firearms administration.

Create an Inventory of Your Firearms

A comprehensive list gives your fiduciary a clear understanding of what you own and helps establish the information needed to administer your estate. Without one, your fiduciary may have difficulty identifying your property, determining its value, or establishing the appropriate next steps.



Your will or trust can communicate your wishes, but it cannot override applicable firearms laws. Any proposed transfer must comply with the relevant legal requirements.

What About a Gun Trust?

A specialized gun trust may help manage certain firearms regulated under the National Firearms Act (NFA). A gun trust can also help outline who is authorized to possess and manage firearms, including if the owner becomes incapacitated or passes away. Remember that a trust does not exempt anyone from applicable firearms laws.

©2026 Claridge Fiduciary Services, LLC

Document the following for each firearm:

Information to Document	Why It Matters
☐ Manufacturer and model	Identifies the firearm accurately
☐ Serial number	Distinguishes individual firearms and supports accurate records
☐ Type and caliber or gauge	Provides additional identifying details
☐ Ownership documents	Confirms how each firearm is owned, such as individually, jointly, or held in a trust.
☐ Condition and photographs	Documents the firearm's condition and supports valuation
☐ Purchase records and appraisals	May help establish ownership, provenance, and value
☐ Insurance schedules and prior transfer records	Records insurance coverage and the firearm's ownership or transfer history
☐ NFA tax stamp	Indicates whether legal requirements may affect administration or transfer

Understanding the Value of Your Collection

Firearms may be worth more than their owners or beneficiaries realize. Historical significance, rarity, condition, manufacturer, and originality can all affect value.

A collection built over decades can be a meaningful part of an estate, even if it was never assembled with investment in mind.

Professional appraisal can help:

- Establish the value of estate property
- Support fair distributions to beneficiaries
- Inform decisions about the transfer or sale of firearms
- Reduce potential for disagreements over item value



Keep Your Records Accessible

Store your firearm inventory, appraisals, ownership records, and trust documents in a secure location. Let your attorney know where they are kept so your fiduciary can locate the information when needed.

Three Important Steps to Plan Ahead

1. **Document Ownership and Special Requirements:** Note whether each firearm is owned individually, jointly, or held in a trust. Some are subject to additional federal or state requirements, and your estate planning attorney may need to account for restrictions affecting their administration or transfer.
2. **Plan for Secure Storage and Handling:** Firearms require secure storage and protection against unauthorized access. Make note of who can access your storage areas, where keys or combinations are kept, and what insurance coverage applies.
3. **Decide Whether to Transfer or Sell:** Firearms may be sold through a licensed dealer, specialty auction house, or consignment service. Specify any sale or transfer requirements while complying with applicable law and accounting for what should happen if a beneficiary cannot or does not want to legally possess them.

Claridge Fiduciary Services provides professional trustee, estate settlement, and conservator services to families in Oregon, Washington, and California. Led by Darrell R. Claridge, CFP®, we manage each client's affairs with care, transparency, and integrity.

CLARIDGE FIDUCIARY SERVICES, LLC

503.899.2672 • darrell@claridgefs.com • claridgefs.com

This information is general in nature and is not legal advice. Consult an estate planning attorney about your specific situation.

©2026 Claridge Fiduciary Services, LLC