

# Appendix D: Trustee Scorecard

## The evaluation tool for the most consequential decision in your trust.

Your trustee is the person who carries out everything the trust requires when you can't. A well-funded trust with a poor trustee will still fail your family. A simple trust with the right trustee will not.

This scorecard turns the five qualities that matter (from Day 6) into a structured evaluation. One scorecard per candidate. The point isn't to score perfectly. The point is to face each candidate honestly, including the parts that don't look great at first glance.

A "Concern" rating doesn't automatically disqualify someone. Sometimes a candidate with one well-understood Concern is still the right choice. The system exists so you know about it before you name them, not after.

## How to Use This Worksheet

Complete one scorecard for each person you're seriously considering, including candidates you may end up ruling out. Day 6 of the book asks for a three-level hierarchy: Primary Successor, First Backup, Second Backup. Plan to evaluate at least three candidates. Most readers evaluate four or five.

### For each candidate:

1. Capture the basic header information.
2. Rate each of the five qualities using the three-tier scale below.
3. Note any specific strengths or concerns in the free-text fields.
4. Record whether the willingness conversation has happened. A candidate who hasn't been asked isn't yet a candidate. They're a draft.
5. **Make the final decision:** where this person sits in the hierarchy, or whether to rule them out.

Each scorecard includes a **Date evaluated** field. Pull these out during Day 18 annual reviews and confirm each named trustee is still the right choice.

Digital version. Available at [blackhoundbooksllc.com/trust-worksheets](http://blackhoundbooksllc.com/trust-worksheets). Visit the URL directly. If you'd rather not store this information in the cloud, use the fillable PDF, save it locally, and keep the file with your trust binder.

**Worked examples.** Two scorecards appear below. Priya's evaluation of her brother Marcus shows a clean Primary Successor candidate. Priya's re-evaluation of her sister Dana one year later shows what happens when someone you already named no longer fits. Both are realistic. Most of your scorecards will look like Marcus's. The ones that look like Dana's are where the scorecard earns its keep.

## The Three-Tier Rating Scale

Use these definitions to keep ratings consistent across candidates.

**Organizational reliability.** Successor trustee work is administrative: tracking accounts, filing documents, meeting deadlines.

**Strong.** Manages own finances well, hits deadlines, keeps records organized.

**Adequate.** Generally reliable but inconsistent. May need reminders.

**Concern.** Often misses deadlines. Disorganized. Paperwork is a struggle.

**Financial competence.** Not professional-level. The ability to read a statement and know when to consult an expert.

**Strong.** Reads statements, understands basics, knows when to ask for help.

**Adequate.** Some experience. Willing to learn.

**Concern.** Avoids financial topics. Uncomfortable with statements or accounts.

**Availability and capacity.** Trustee work takes real time, especially in the months after death or incapacity.

**Strong.** Has the time. Life is stable.

**Adequate.** Life is full but manageable. Could take this on if needed.

**Concern.** Already overcommitted. In a season of major demands or declining health.

**Neutrality and steadiness.** The ability to make clear decisions, especially when beneficiaries may not agree.

**Strong.** Decisive under pressure. No major conflicts with beneficiaries or the estate.

**Adequate.** Generally steady. May have one or two strained relationships.

**Concern.** Conflict of interest with the estate. Strained key relationships. Struggles under pressure.

**Geography.** Most trustee work can be done remotely. Local presence matters most when real estate is involved.

**Strong.** Lives close enough to act in person if needed.

**Adequate.** Different city or state, but reachable by phone and able to travel.

**Concern.** Far enough away that practical issues are likely.

**Practical access constraints.** Geography isn't just distance. If a candidate lives outside the United States, has limited availability during business hours, or may struggle to work with U.S. banks, attorneys, courts, or county offices, note that in the Concerns field even if the person is otherwise capable.

## Worked Example: Priya's Evaluation of Her Brother Marcus

**Candidate name:** Marcus Chakraborty

**Relationship:** Brother (younger)

**Age:** 43

**Location:** Same metro area as Priya

**Date evaluated:** March 14, 2027 (reviewed after amendment)

**Quality ratings:**

**Organizational reliability:** Strong ☒ Adequate ☐ Concern ☐

**Financial competence:** Strong ☒ Adequate ☐ Concern ☐

**Availability and capacity:** Strong ☐ Adequate ☒ Concern ☐

**Neutrality and steadiness:** Strong ☒ Adequate ☐ Concern ☐

**Geography:** Strong ☒ Adequate ☐ Concern ☐

**Strengths:** Organized. Manages his own finances well. Has known Priya and her daughter Maya since Maya was born. Lives in the same metro area. The kind of person who handles a crisis without panicking.

**Concerns:** Marcus travels for work several times a year and raised the question himself: what happens if an emergency comes up while he's out of reach? Real consideration, addressed by naming a strong First Backup.

**Willingness conversation:** ☒ Yes ☐ No Date: March 8, 2026; refreshed March 14, 2027

*Marcus agreed to serve. He asked good questions about access, succession, and what happens if he's not available. Priya walked him through the binder, the attorney contact, and the named backup, James Okafor. He left with a copy of the Successor Trustee Reference Card.*

**Final decision:**

☒ Name as Primary Successor

☐ Name as First Backup

☐ Name as Second Backup

☐ Considered, not named

**Notes:** Priya named Marcus as Primary Successor with confidence. James Okafor named as First Backup so the travel issue is covered. Day 21 family meeting completed.

*Most of your candidates will score like Marcus: mostly Strong, with one or two Adequate ratings. The scorecard does its hardest work when someone you already named needs to be re-evaluated. Here's what that looks like.*

## Worked Example: Priya's Re-evaluation of Her Sister Dana, One Year Later

When Priya originally named her sister Dana as a backup successor trustee, the scorecard came out almost all Strong. A year later, during her March 2027 annual review, Priya pulled out Dana's scorecard and worked through it again. Life had moved. The ratings had to move too.

**Candidate name:** Dana Chakraborty

**Relationship:** Sister

**Age:** 51

**Location:** Recently relocated (second time in three years)

**Date evaluated:** March 11, 2027 (re-evaluation)

**Quality ratings:****Organizational reliability:** Strong ☐ Adequate ☒ Concern ☐**Financial competence:** Strong ☒ Adequate ☐ Concern ☐**Availability and capacity:** Strong ☐ Adequate ☐ Concern ☒**Neutrality and steadiness:** Strong ☐ Adequate ☒ Concern ☐**Geography:** Strong ☐ Adequate ☐ Concern ☒**Strengths:** Still financially competent. Still loves Priya. Not the issue.**Concerns:** Dana went through a difficult divorce. She's relocated twice in three years and is managing enough of her own instability that asking her to handle trustee work in a crisis is the wrong ask. The relationship is fine. The fit is not.**Willingness conversation:** ☒ Yes ☐ No Date: March 11, 2027 (informed of change)*Priya called Dana before talking to the attorney. The conversation was honest and direct. Dana understood. Priya named her trusted friend James Okafor in Dana's place and texted Dana when the amendment was signed.***Final decision:**☐ Name as Primary Successor☐ Name as First Backup☐ Name as Second Backup☒ Considered, not named (removed from prior position via amendment)**Notes:** Two Concern ratings made the decision easy. The amendment to replace Dana with James took one week. Logged on Appendix F under Section 9 (relationship change with a named trustee). Dana's binder card retired.*Two examples. Two outcomes. Marcus was named. Dana was removed. The scorecard works the same way in both cases. The Concern column is where the value is. If every candidate scores Strong everywhere, you haven't looked hard enough.*

## Scorecard 1

**Candidate name:** \_\_\_\_\_**Relationship:** \_\_\_\_\_**Age:** \_\_\_\_\_**Location:** \_\_\_\_\_**Date evaluated:** \_\_\_\_\_**Quality ratings:****Organizational reliability:** Strong ☐ Adequate ☐ Concern ☐**Financial competence:** Strong ☐ Adequate ☐ Concern ☐**Availability and capacity:** Strong ☐ Adequate ☐ Concern ☐**Neutrality and steadiness:** Strong ☐ Adequate ☐ Concern ☐**Geography:** Strong ☐ Adequate ☐ Concern ☐

**Strengths:** \_\_\_\_\_

**Concerns:** \_\_\_\_\_

**Willingness conversation:** ☐ Yes ☐ No Date: \_\_\_\_\_

**Final decision:**

- ☐ Name as Primary Successor
- ☐ Name as First Backup
- ☐ Name as Second Backup
- ☐ Considered, not named

**Notes:** \_\_\_\_\_

## Scorecard 2

**Candidate name:** \_\_\_\_\_

**Relationship:** \_\_\_\_\_

**Age:** \_\_\_\_\_

**Location:** \_\_\_\_\_

**Date evaluated:** \_\_\_\_\_

**Quality ratings:**

**Organizational reliability:** Strong ☐ Adequate ☐ Concern ☐

**Financial competence:** Strong ☐ Adequate ☐ Concern ☐

**Availability and capacity:** Strong ☐ Adequate ☐ Concern ☐

**Neutrality and steadiness:** Strong ☐ Adequate ☐ Concern ☐

**Geography:** Strong ☐ Adequate ☐ Concern ☐

**Strengths:** \_\_\_\_\_

**Concerns:** \_\_\_\_\_

**Willingness conversation:** ☐ Yes ☐ No Date: \_\_\_\_\_

**Final decision:**

- ☐ Name as Primary Successor
- ☐ Name as First Backup
- ☐ Name as Second Backup
- ☐ Considered, not named

**Notes:** \_\_\_\_\_

## Scorecard 3

**Candidate name:** \_\_\_\_\_

**Relationship:** \_\_\_\_\_

**Age:** \_\_\_\_\_

**Location:** \_\_\_\_\_

**Date evaluated:** \_\_\_\_\_

**Quality ratings:**

**Organizational reliability:** Strong ☐ Adequate ☐ Concern ☐

**Financial competence:** Strong ☐ Adequate ☐ Concern ☐

**Availability and capacity:** Strong ☐ Adequate ☐ Concern ☐

**Neutrality and steadiness:** Strong ☐ Adequate ☐ Concern ☐

**Geography:** Strong ☐ Adequate ☐ Concern ☐

**Strengths:** \_\_\_\_\_

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**Concerns:** \_\_\_\_\_

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**Willingness conversation:** ☐ Yes ☐ No Date: \_\_\_\_\_

**Final decision:**

☐ Name as Primary Successor

☐ Name as First Backup

☐ Name as Second Backup

☐ Considered, not named

**Notes:** \_\_\_\_\_

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## Scorecard 4

**Candidate name:** \_\_\_\_\_

**Relationship:** \_\_\_\_\_

**Age:** \_\_\_\_\_

**Location:** \_\_\_\_\_

**Date evaluated:** \_\_\_\_\_

**Quality ratings:**

**Organizational reliability:** Strong ☐ Adequate ☐ Concern ☐

**Financial competence:** Strong ☐ Adequate ☐ Concern ☐

**Availability and capacity:** Strong ☐ Adequate ☐ Concern ☐

**Neutrality and steadiness:** Strong ☐ Adequate ☐ Concern ☐

**Geography:** Strong ☐ Adequate ☐ Concern ☐

**Strengths:** \_\_\_\_\_

**Concerns:** \_\_\_\_\_

**Willingness conversation:** ☐ Yes ☐ No Date: \_\_\_\_\_

**Final decision:**

- ☐ Name as Primary Successor
- ☐ Name as First Backup
- ☐ Name as Second Backup
- ☐ Considered, not named

**Notes:** \_\_\_\_\_

*Need more scorecards? Use the digital version.*

## If No Personal Candidate Fits

Some readers don't have three strong personal candidates. That isn't a failure. It's reality.

If every candidate has serious concerns, ask your estate planning attorney about a professional fiduciary, trust company, or corporate trustee. A professional fiduciary is someone you pay to serve as trustee, legally bound to act in your beneficiaries' best interests. A trust company or corporate trustee is the institutional version of that role. Professional trustees cost money, but they may be the better choice when family conflict, distance, complexity, or lack of reliable candidates would put the plan at risk.

Use the notes below to capture whether this option should be discussed.

**Professional trustee option to discuss with attorney:** ☐ Yes ☐ No

**Reason:** \_\_\_\_\_

## Your Final Hierarchy

Once your scorecards are complete, lock in the three-level hierarchy your trust document will name.

### Primary Successor Trustee

**Name:** \_\_\_\_\_

**Relationship:** \_\_\_\_\_

**Conversation date:** \_\_\_\_\_

### First Backup

**Name:** \_\_\_\_\_

**Relationship:** \_\_\_\_\_

**Conversation date:** \_\_\_\_\_

**Second Backup**

**Name:** \_\_\_\_\_

**Relationship:** \_\_\_\_\_

**Conversation date:** \_\_\_\_\_

Each person listed above should have a completed scorecard, a confirmed willingness conversation, and a current copy of the Successor Trustee Reference Card from Appendix H.

## **When the Scorecards Are Complete**

A complete set has one scorecard per candidate, a clearly named three-level hierarchy, and a willingness conversation on file for every named trustee. Pull these out during the Day 18 annual review and confirm each person is still the right choice.

Trustees change. People move. Relationships shift. Health changes. The scorecard isn't a one-time exercise. It's a tool you return to whenever the answer to "is this still the right person?" deserves real thought.