California Vehicle Transfer-on-Death (TOD)

How to name a beneficiary on your California vehicle title

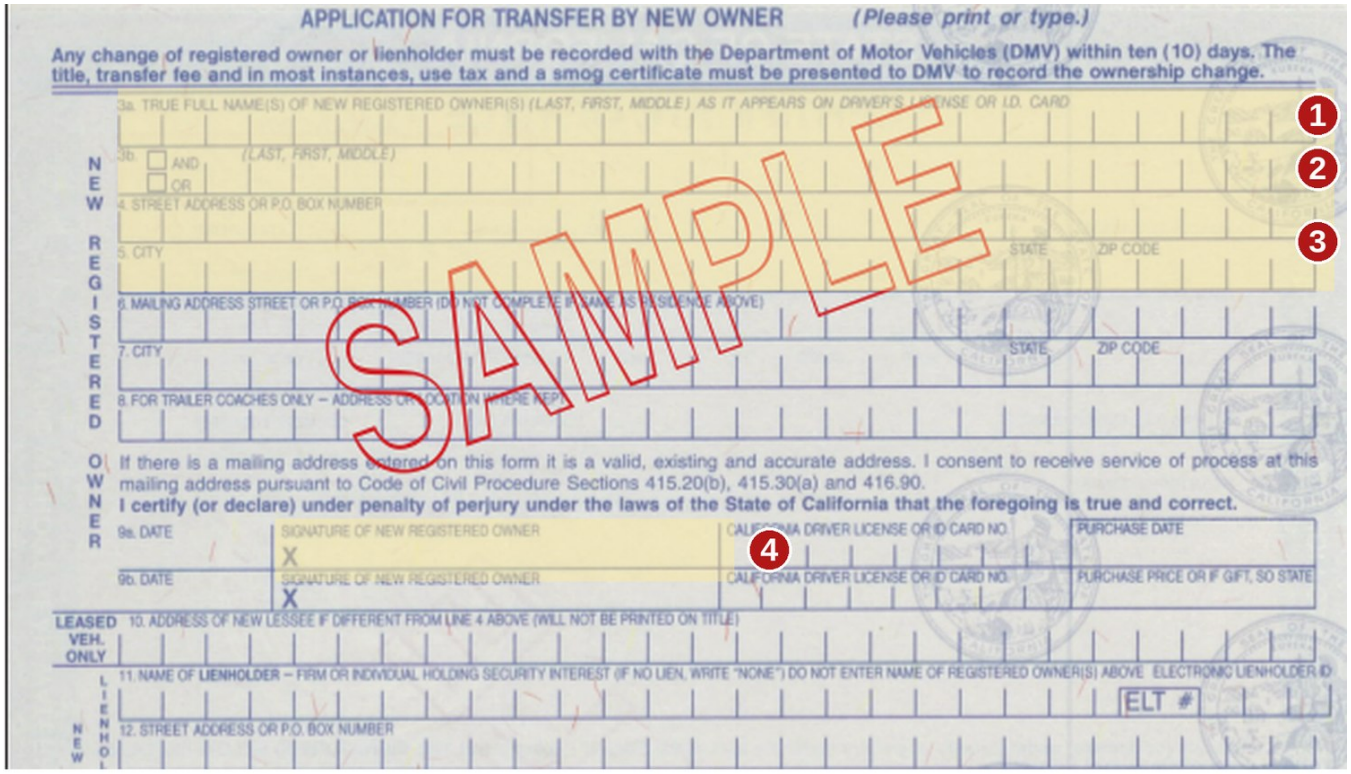
A California vehicle owner may name one beneficiary on the Certificate of Title (the "pink slip"). When the owner dies, the vehicle can pass to that beneficiary through the DMV, without the usual court or small-estate paperwork for the vehicle. The fee set by state law is $10, plus any other fees that apply.

1. How to add a TOD beneficiary

You write on the BACK of your current California Certificate of Title, in the "New Registered Owner" section at the top. Print clearly. The four steps match the numbered picture below.

- Step 1 - First name line (line 3a): Print YOUR OWN name, exactly as it appears on the front of the title. Only one owner name is allowed - if the title shows two owners, stop and ask us or the DMV before writing anything.
- Step 2 - Second name line: Print TOD, then the beneficiary's full legal name (for example, TOD JANE A SMITH). Only one beneficiary is allowed - there is no place for an alternate or backup beneficiary.
- Step 3 - Address lines (lines 4 and 5): Print YOUR street address, city, state, and ZIP.
- Step 4 - Signature line (line 9a): Sign your name on the "Signature of New Registered Owner" line and date it. The beneficiary does NOT sign anything.

WARNING: Do NOT sign Line 1 on the FRONT of the title. Line 1 is the seller's release line - signing it is for selling or giving the vehicle away now, and the DMV does not require it to add a beneficiary.



BACK OF THE TITLE — "NEW REGISTERED OWNER" SECTION

1 First line: your name, exactly as it appears on the front of the title (only ONE owner name)

2 Second line: write TOD, then the beneficiary's full legal name (only ONE beneficiary)

3 Address lines: your own street address, city, state and ZIP

4 Sign on the "Signature of New Registered Owner" line (9a) and date it

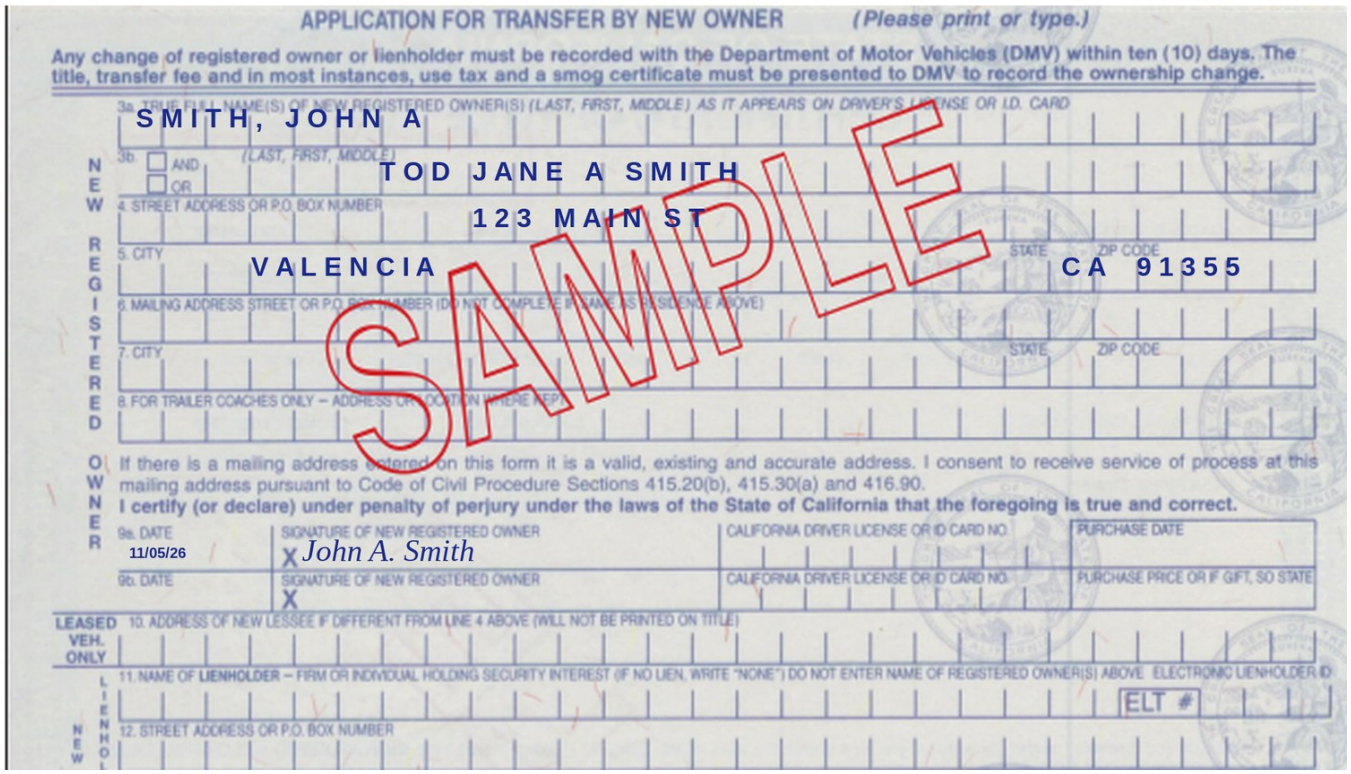
Do NOT sign Line 1 on the FRONT of the title — that would transfer the vehicle now.

Take or mail the signed title and the fee to the DMV. The DMV will issue a new title showing your name followed by "TOD" and the beneficiary's name. Check the new title carefully when it arrives. If your title is lost or damaged, ask the DMV about a duplicate title (Form REG 227) first.

2. What a completed title looks like

COMPLETED EXAMPLE — BACK OF THE TITLE

Sample names and address. Use your own name exactly as it appears on the front of your title.



3. What the designation means while you are alive

- The beneficiary is not an owner while you are alive and has no rights in the vehicle.
- The beneficiary's signature or permission is not needed for anything you do with the vehicle.
- You can sell the vehicle, change the beneficiary, or remove the beneficiary at any time by filing a new title with the DMV. A change in your will or trust does NOT change the name on the title - the title itself must be changed at the DMV.

4. Important limits

- One owner, one beneficiary. If the named beneficiary dies before you and you have not updated the title, the vehicle becomes part of your estate.
- Loans and liens stay in place. The beneficiary takes the vehicle subject to any loan, lien, or other security interest - a TOD designation does not pay off or remove a lien.
- Creditor claims. A vehicle that passes this way can still be reached by certain creditor claims under California law (Probate Code section 9653). Passing outside of probate does not always mean passing free of claims.
- Unpaid parking or toll violations can hold up DMV transfers. If any exist, clear them and ask the DMV about your specific transfer.

5. After the owner dies - what the beneficiary does

Under Vehicle Code section 5910.5, the surviving beneficiary can have the vehicle transferred into the beneficiary's name at the DMV with:

- The California Certificate of Title. The beneficiary signs the deceased owner's name on Line 1 and then signs (countersigns) the beneficiary's own name.
- A Statement of Facts (Form REG 256) signed by the beneficiary, stating the date and place of the owner's death and that the beneficiary is the designated beneficiary entitled to the vehicle.
- A certified copy of the death certificate, if the DMV asks for one. It is a good idea to have one ready.

There is no 40-day waiting period for a TOD transfer - the 40-day wait belongs to a different procedure. The beneficiary may also sell the vehicle directly to a buyer without first titling it in the beneficiary's own name, using the same documents plus a bill of sale; two transfer fees apply.

6. Naming your trust as beneficiary

Yes - a trust (or another entity) may be the TOD beneficiary. Write the trust's exact name and date, for example: TOD - THE JOHN SMITH REVOCABLE LIVING TRUST DATED JANUARY 15, 2026. The vehicle then passes to the trust at death and is handled by the trustee under the trust's terms. Use the exact name and date from the trust document.

7. Before you file - quick checklist

- Confirm the title is a California Certificate of Title and check exactly how the owner name or names appear on the front.
- Confirm the beneficiary's full legal name, or the trust's exact name and date.
- Do not sign Line 1 on the front of the title.
- Check for a lien or loan on the vehicle - the TOD does not remove it.
- Keep a copy of everything you submit.

References

California DMV, Vehicle Industry Registration Procedures Manual, section 11.170 (Transfer on Death Beneficiary). California Vehicle Code sections 4150.7 and 5910.5. DMV Form REG 256 (Statement of Facts). This handout is general information about California DMV procedure, not legal or tax advice for any specific vehicle or family situation. DMV fees and procedures can change - confirm the current requirements before filing.