

# Missouri Estate Firearm Checklist

## Accountability, Safety, and Inventory

A premium step-by-step resource for Missouri families and executors handling firearms in an estate. Designed for Missouri executors, estate attorneys, fiduciaries, and families navigating firearm compliance.

**By MDRF Enterprises**

**Licensed FFL • Certified Firearms Appraisals • Serving Greater Saint Louis**

# Step 1: Accountability Before Action

The very first step in handling firearms from an estate is accountability. Before anyone moves a gun, offers one to a friend, or sets aside a piece they like, the family and executor must agree on a plan. Without accountability, collections quickly get split apart, which can cause legal disputes and family conflict.

Missouri probate law requires executors to preserve and account for estate assets until proper inventory and distribution procedures are completed. Firearms are no exception. Cherry-picking one or two guns before an appraisal or estate inventory is completed not only disrupts fairness, it can also open the executor to claims of mismanagement.

## Checklist



### Keep Collection Intact

Keep the collection intact until a plan is in place



### No Cherry-Picking

Avoid cherry-picking or informal giveaways



### Single Decision-Maker

Appoint a single decision-maker (executor, trustee, or fiduciary)

# Scripts & Real-World Example

## Accountability in Practice

Scripts to use when relatives or friends ask for guns early:

"We'll handle distribution once the firearms are appraised and secured."

"Missouri probate requires us to account for everything first. Once that's complete, we'll review the collection together."

"I know you'd like that piece, but we need to keep everything together until the inventory is completed."

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## Real-world example

One executor in South County told us that as soon as word spread about the collection, cousins began calling with requests. By taking accountability early and refusing to part with anything until an appraisal was complete, he avoided a major conflict and kept the estate process clean.

# Step 2: Safety First

Once accountability is established, safety must come next. Firearms left unsecured in homes create risk, especially when family members or children are present. A clear plan for temporary storage protects everyone.

## Checklist

- Ensure all firearms are unloaded before handling
- Store handguns and long guns separately, away from daily living areas
- Use a temporary safe, lockable cabinet, or secure case if available
- Before transporting estate firearms, consult a licensed FFL to ensure proper documentation, compliance, and liability protection



## Safe handling refresher

### Direction

Always keep firearms pointed in a safe direction.

### Assume Loaded

Treat every firearm as if it is loaded until verified.

### Chamber Flags

Use chamber flags or gun locks when possible.

### Limit Access

Limit who has access during the estate process.

# Special Notes on Safety

## Protecting Households & the Estate

- ❏ **Special note for households with children:** Always store firearms in locked rooms or safes. Do not rely on verbal instructions to keep children out. Temporary lockboxes are inexpensive and effective.

*Missouri context: While state law does not mandate specific storage standards, liability exists if an unsecured firearm is involved in an accident. Executors and families who take safety seriously protect not only loved ones but also the integrity of the estate process.*

# Step 3: Inventory the Collection

With safety measures in place, the next step is a full inventory. This is where families often underestimate the work involved. A thorough inventory must include make, model, serial number, and condition notes for each firearm. Accessories, boxes, manuals, and provenance should also be logged.

## Why Inventory Matters

An accurate inventory does more than keep track of firearms; it creates a foundation for legal compliance, fair distribution, and proper valuation. In Missouri probate, every asset must be accounted for, and firearms can present unique challenges because of their variety and legal restrictions. A rifle passed down from a grandfather, a pistol purchased for home protection, or a collectible shotgun all carry different implications for value, legality, and family expectations. Without a reliable record, disagreements often arise, and opportunities to preserve value or heritage can be lost.

# How to Record Details

01

## Make and Model

Always start with the manufacturer and model name. This basic information is necessary for identification and valuation.

02

## Serial Number

Record the serial number exactly as stamped on the firearm. Double-check for transcription errors. If a firearm does not have a serial (common on antiques before 1968), make a note of that fact.

03

## Gauge/Caliber

Indicate whether the firearm is a 12 GA shotgun, .22 LR rifle, or other caliber. This detail is crucial for distinguishing between variations of the same model.

04

## Condition Notes

Go beyond "good" or "poor." Use observable details: scratches, worn bluing, replaced parts, or cracks in the stock. If you are familiar with grading systems such as PPGS, apply a percentage grade.

05

## Accessories/Provenance

Include boxes, manuals, scopes, slings, or any paperwork that supports history. Provenance adds collector value, especially in the Missouri market where family history can enhance demand.

## Sample entry:

Make	Model	Serial Number	Gauge/Caliber	Condition Notes	Accessories / Provenance
Winchester	Model 12	#123456	16 GA	Crack in stock	Box and paperwork included

# Tips for Better Accuracy



## Photograph Everything

Take photos from multiple angles. Capture serial numbers, condition issues, and accessories. Photos can resolve disputes later.



## Separate by Category

Log handguns, rifles, and shotguns in separate groups. This makes the list easier to review and can help with storage planning.



## Note Antiques

Firearms manufactured before 1899 are legally considered antiques under federal law. They may not require the same transfer steps, but they still need to be documented for probate.



## Include Ammunition in Notes

While ammunition should never be transported with firearms, noting its presence helps complete the picture of the collection.

***Missouri Context: Executors in Missouri are responsible for producing an accurate inventory of estate property, and firearms fall under that requirement. If the collection is large, courts, heirs, and attorneys may request detailed records. A clear, organized inventory helps avoid delays, establishes transparency, and protects the executor from accusations of mismanagement.***

## Inventory Checklist

- Record make, model, and serial number for each firearm
- Note gauge or caliber, plus any unique features
- Apply PPGS grading percentages where possible
- Document accessories, boxes, or provenance details
- Take clear photos from multiple angles
- Separate modern firearms from antiques (pre-1899)
- Note ammunition but never ship or transport with firearms

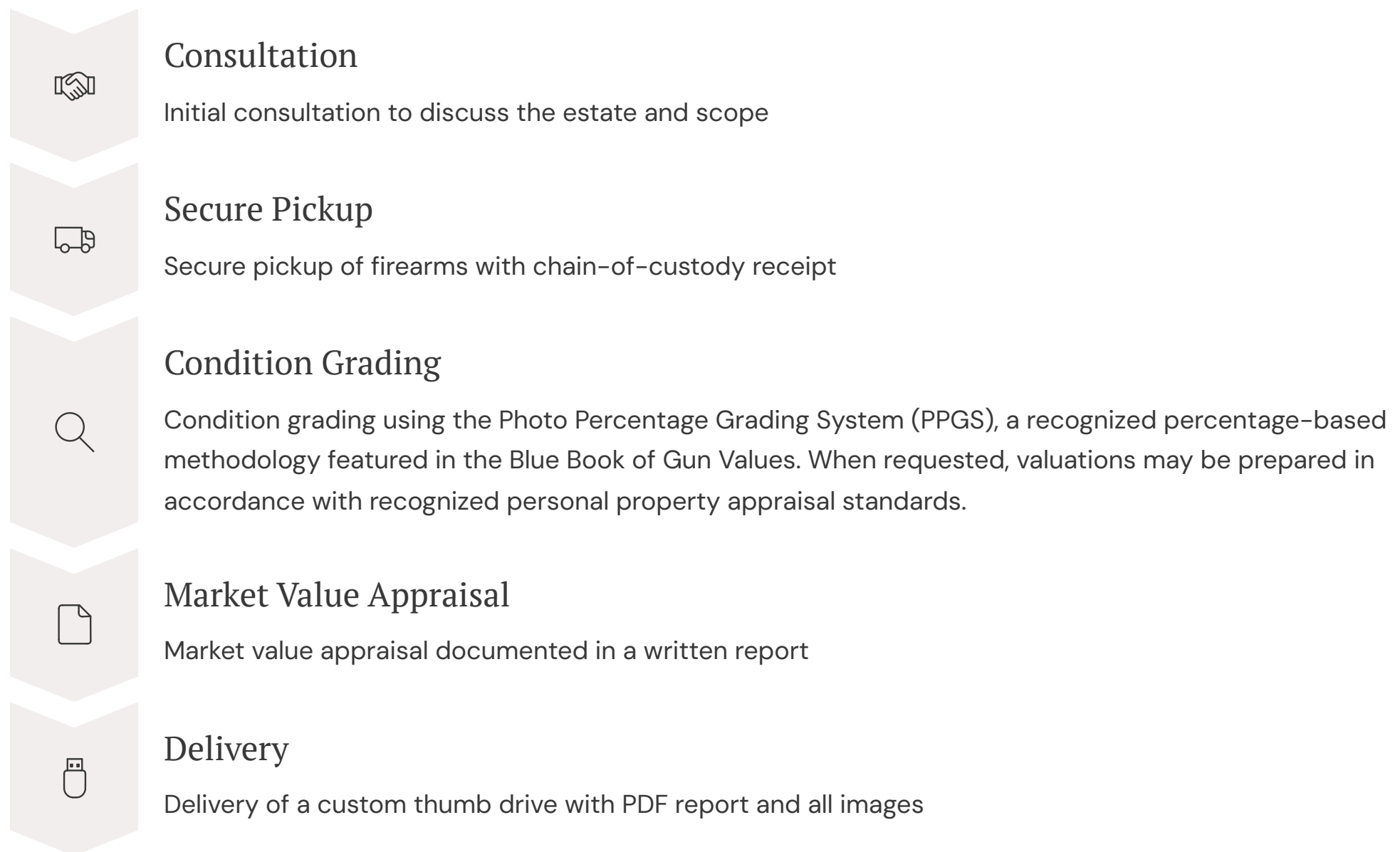
## Why detail matters:

Proper inventory supports appraisals, ensures fair distribution, and makes insurance claims far smoother. Families who skip these steps often end up disputing values later, or worse, overlooking items entirely.

# Next Steps with a Licensed Professional

Once accountability, safety, and inventory are complete, most families and executors find it helpful to involve a licensed professional. Working with an FFL ensures that every firearm is documented, valued, and transferred in full compliance with Missouri and federal law.

## A typical process may include:



Once firearms are formally transferred or logged into an FFL's acquisition record, primary legal responsibility for secure storage and compliant transfer shifts to the licensed dealer. For many executors, this step provides peace of mind that everything is being handled correctly and without gray areas.

Families who choose MDRF Enterprises for this role often tell us that having professional documentation, clear receipts, and organized records made the estate process far less stressful.

# Executor Firearm FAQ – Missouri

Below are common questions Missouri executors and families ask when firearms are discovered in an estate.

## Question: Can an executor give firearms to family members before inventory is complete?



Answer: No. Executors have a fiduciary duty to account for all estate assets before distribution. Firearms must be inventoried and, if appropriate, appraised before any transfer to avoid claims of mismanagement.

Early distribution can also create valuation disputes and unequal treatment among heirs.

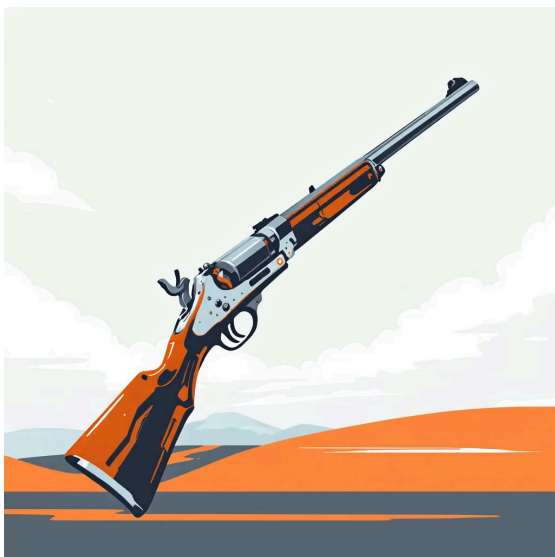
## Question: Are inherited firearms automatically legal for heirs to possess?



Answer: Not always. An heir's legal status and the firearm type determine eligibility. Regulated firearms may require formal transfer procedures; consult a licensed FFL before distribution if unsure.

Federal law prohibits possession by certain categories of individuals, including those disqualified under **18 U.S.C. § 922(g)**, and transfers that bypass required procedures can create criminal liability.

## Question: Do antique firearms require the same transfer process?



Answer: Under federal law, firearms made before 1899 are generally antiques and may not require the same federal transfer process. However, they must still be inventoried for probate and can have significant value. Executors should carefully document and verify classification before assuming exemption.

## Question: Is a formal appraisal required in Missouri probate?



Answer: Missouri courts require an accurate inventory of estate assets. Professional valuation is often recommended when firearms have significant monetary or collectible value. A documented appraisal helps protect executors from disputes and establishes fair market value for tax and distribution purposes.

## Question: What if a firearm appears altered, defaced, or potentially stolen?



Answer: Executors should never attempt to modify, repair, or privately dispose of questionable firearms. A licensed FFL can evaluate the item and, if necessary, coordinate appropriate next steps, protecting both the estate and the executor from legal exposure.

This FAQ is provided for general educational purposes and does not constitute legal advice. Probate and firearm laws are subject to change. Executors and families should consult qualified legal counsel and licensed professionals regarding specific circumstances.



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