



THE LAW OFFICE OF  
RUBY STEINBRECHER

## FROM WILL TO WISDOM

*Make the right Estate Plan!*

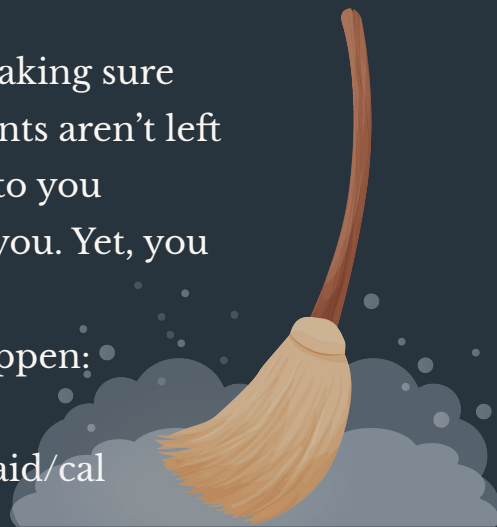
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## WHAT YOU'LL LEARN TODAY

1. The State's plan for you and why you might want to opt your family out of it
2. Why simple form documents do not work and what you want instead
3. What your next steps are if you want to be sure you and your loved ones would be well-taken care of, if anything happens to you - and that the right person is chosen to carry out your wishes

# DON'T LEAVE A MESS

- Estate planning is the process of making sure your friends/family, team, and clients aren't left with a mess if something happens to you
- You do it for them, not simply for you. Yet, you end up benefiting in so many ways
- You never know what's going to happen:
  - 2020 Covid/Shutdown
  - Unstable markets, Medi-care/caid/cal



## FIRST, SOME BASICS: DO YOU HAVE A PLAN?

**NO?**

Whether you've consciously created a plan or not, the State has a plan for you.

**YES!**

Even if you have done estate planning, is it still valid? Have you funded your plan? Is it time to make updates?

# WHAT HAPPENS WITHOUT PLANNING



## PROBATE

1

DEATH

2

PUBLIC RECORD

3

COURT ORDER

4

GATHER ASSETS

5

SELL REAL ESTATE  
(Additional Delay)

6

ORDER OF PAYOUTS  
(Beneficiaries LAST  
(Kids outright of 18+)

### PROBATE IS REQUIRED IF:

- YOU OWN PROPERTY IN CA
- AND/OR HAVE ASSETS OVER \$208,850

### TOTAL TIME:

MIN 1 YR MIN

### TOTAL FEES:

AVG. 2.5% + EXPENSES

# WHAT HAPPENS WITHOUT PLANNING

## IF YOU ARE INCAPACITATED No Power of Attorney = Court

FINANCIALLY	MEDICALLY
Who makes the decisions about your money?	Who is making your medical decisions?
Are the decisions what you would want?	Are the decisions what you would want?
<b>Power of Attorney:</b> Avoids conflict & bills are paid on time	<b>Advanced Healthcare Directive:</b> Avoids family conflict: EX: Terri Schiavo Case

## WILLS vs. TRUSTS

	WILLS	TRUSTS
<b>PROBATE</b>	YES* - PUBLIC	NO - PRIVATE
<b>CONTROL OVER ASSETS</b>	INSTRUCTIONS TO COURT	ALLOWS FOR COMPLEXITIES & PHASED DISTRIBUTIONS
<b>PROTECTION FOR MINORS</b>	BASIC GUARDIANSHIP PROVISIONS	STRUCTURED FINANCIAL SUPPORT FOR MINORS AND GUARDIANS
<b>ASSET PROTECTION</b>	NO PROTECTION	SHIELD ASSETS FROM CREDITORS, LAWSUITS, FUTURE SPOUSES

*\*if your assets total over the Probate limit (currently \$208,850), or you own real property*



## THE 5 BASIC DOCUMENTS THAT PROTECT YOU AND CREATE EASE FOR YOUR LOVED ONES

WILL

TRUST

POWER  
OF  
ATTORNEY

HEALTH  
CARE  
DIRECTIVE

KIDS  
PROTECTION  
PLAN

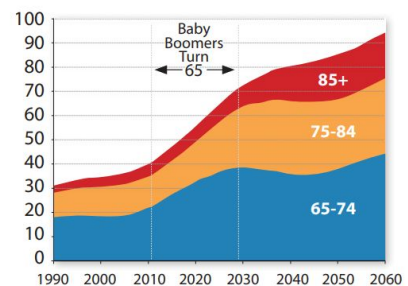
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## THE SILVER TSUNAMI!

- Implications of Prop 19
- Valuable opportunity to create lifetime asset protection
- Medicaid can only seek reimbursement for LTC paid after age 65 from Probate!
- Have your kids help you pay for your planning - they will benefit!

U.S. Population Age 65+ (Millions)



Source: Statista

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# WHY YOU CAN'T RELY ON (DIY or AI) FORM DOCUMENTS

- You don't know what you don't know
- Estate Planning is for the people you love
- AI is not a lawyer
- Cheap = you get what you pay for! (Court = \$\$\$)



# NO FAMILY OR FRIENDS?

- Use a **Licensed Fiduciary** as an agent
  - Neutral third party
  - Administrative costs lower than Probate
- **Give to causes you care about!**
  - Charities
  - Caretakers
  - Friends
  - Animals



# COMMON MYTHS

*“You only need to plan if you have money”*

Wrong! It is about how much input you want. It is about making intentional decisions for your life and your assets. (And...you have a plan anyway. The State has one for you!)

*“My spouse gets everything anyway”*

Your spouse getting everything may not result in what you want. Will your spouse know how to find everything and what do with it? What if you two die together? You still need a plan!

*“I don’t have the money to pay an attorney for this”*

The State’s plan for you will likely cost your family or friends WAY more. Get your kids to help pay, since they will be the ones left the mess!

## A WHOLE DIFFERENT EXPERIENCE

- Educated Choices - Not One Size Fits All
- Flat Fee Package Options that Fit You
- Regular Plan Updating - 3 year check-in
- Complete Asset Inventory (so no assets are lost to the State
  - Unclaimed Property- \$13b in California 2024)
- Ensuring assets are titled in Trust (funding)
- Legacy Interviews (to pass on more than just your money)
- Succession Plan - Personal Family Lawyer
- Kids Protection Planning



# WHAT TO DO IF YOU ARE AT RISK

Come in for a Legacy  
Vision Planning  
Session;

I'll review your plan  
(or the state's plan for  
you).

We'll inventory  
your assets so you  
and your family  
both know what  
you have and  
nothing gets lost if  
anything happens  
to you;

If your plan  
has holes,  
we'll design a  
plan to fill  
them.



## **“GOLDEN TICKET” A LEGACY VISION PLANNING SESSION AT NO COST**

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Normally \$750, but by attending this webinar  
you can get the Session free TODAY ONLY...  
here's how:

- Complete the top of your Purple Worksheet and hand it to our staff
- If you book your session today with our staff, you get the session at no cost
- Otherwise, we can follow up with you at a later date



## REMINDERS & NEXT STEPS

**Complete and submit your purple worksheet to schedule a Planning Session**

**Remember to do your homework (online intake) prior to LVPS.**

**OR we can help you for a fee.**

**Cancellations made within 72 hours of scheduled meetings are subject to a \$750 fee (applied towards planning)**

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## CONTACT INFORMATION

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