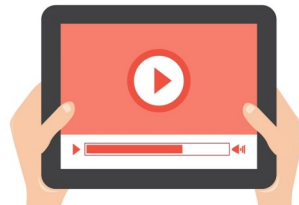


## Understanding Your Living Trust

April 2018

Our office is always seeking ways to improve our clients' experience with the estate planning process. It can be an overwhelming process, from the initial consult, to the review appointment and signing of the documents. While we do our best to make sure you understand all of the documents and to review them carefully with you, it always helps to have a "refresher course" explaining the trust and how your estate plan is put together. To that end, we have created a series of videos explaining your trust and providing an in-depth overview of the different components of your estate plan.



We plan to have complementary copies of the DVD available for all of our clients, as well as an online streamlining version of the videos that can be viewed from your computer or smartphone. For example, the videos guide you through each of the different tabs of your estate planning folder and provide great detail on what each tab consists of and how each document in your estate plan works. We hope you find these videos useful and informative. In the coming months, we will announce when the videos are available and look forward to your feedback.



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## Earth Day Cookies!!



### **Ingredients:**

1 bag sugar cookie mix, plus ingredients called for on package  
6 drops each blue and green food coloring

### **Directions:**

1. Preheat oven to 375° and line two baking sheets with parchment. Prepare sugar cookie mix according to package directions. Divide cookie dough into bowls and color one bowl with blue food coloring and the other with green food coloring.
2. Pull out pieces from each color and start shaping into a ball, patching if necessary to create an Earth effect.
3. Place cookie dough onto prepared baking sheets and bake 8 to 9 minutes (try to prevent browning).

<https://www.delish.com/cooking/recipe-ideas/recipes/a52657/earth-day-cookies-recipe/>

## Chalkboard Herb Garden!

1. First get some clay pots and tape off what you don't want painted with painters tape. Also put a piece of tape over the hole on the bottom so paint doesn't sneak in...
2. Prime your clay pots with inexpensive primer-I used the kind you spray on...
3. Brush on one coat of chalkboard paint, wait an hour and apply the second coat...

In between coats I wrap my brush in plastic wrap so I don't have to clean it. You could also use the spray chalkboard paint, it works great too.

The instructions say to wait 2 hours before writing on them with chalk-I gave it overnight to dry to make sure.

4. Peel off tape.



**\*CHALKBOARD HERB GARDEN\***

This is really easy, so let's get started...



<https://web.archive.org/web/20160729125012/http://www.robinbecksnest.com:80/2008/08/craft-of-week.html>

## *How to Deal With Younger Beneficiaries*

When beneficiaries of a trust are minors, or financially irresponsible, there are ways we can still provide for such individuals without turning over large sums of money to them. This is often done through a “spendthrift” or “discretionary” trust. A spendthrift trust, or discretionary trust, essentially involves holding the beneficiary’s share in the family trust after the parent or parents have passed away. At that point, the Trustee that you’ve named to administer your trust would manage and invest the beneficiary’s money for their benefit, and apply as much of it as they need for the beneficiary’s reasonable health, education, maintenance or support.



The term “discretionary” trust is used because it refers to the Trustee’s discretion when it comes to determining how much, and how often, to apply towards the beneficiary from the trust. For example, a beneficiary may need transportation and the Trustee may approve of the purchase of a car – the vehicle purchased would likely be a vehicle of modest price, but a Corvette would be out of the range of reasonable in most discretionary trusts. The Trustee would also pay directly for books, tuition, supplies, and any other reasonable costs of education, living and healthcare needs. These types of trusts are commonly set up to make sure that the beneficiaries don’t receive too much, too soon. Of course, at a certain age, perhaps age 25, 30 or 35 (or even older), the trust would stipulate the beneficiary would receive their inheritance outright and the Trustee no longer would need to manage it for him or her. The idea is that, hopefully, by this time they’ve matured and can handle the inheritance on their own.

If you or a loved one have minor children, grandchildren or beneficiaries that you wish to provide for, a spendthrift or discretionary trust is usually the perfect solution. Call our office at (714) 282-7488 to schedule a consultation and discuss how this type of trust can benefit you and your loved ones.



## Next Monthly Seminar will be May 17th!

This month we will not have a monthly seminar! Each month, we usually conduct a free seminar designed to teach about the benefits of creating an estate plan. The seminars are held on-site at our Anaheim office inside of our “classroom”. We offer light snacks and refreshments to the attendees and the group is often small and intimate, which allows for questions to be asked comfortably and for a very relaxed environment. Please encourage your loved ones to attend the seminar so that they may learn more about the estate planning process and benefits. We will have another seminar on May 17th! Please share with family and friends to help others know they are prepared financially for the future!

### Refer-A-Friend!!

We hope that you have had the very best experience with our firm! And we hope that you would consider referring a friend that we may be able to help the same way we helped you! Getting a referral from a customer gives us a lot of pride! It shows us that we did a good job and our clients appreciate us!



Celebrate Arbor Day



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