



## Complimentary Trust Review

As life goes on, our circumstances sometimes change. That being the case, the trust that you established 20 years ago, or even very recently, may no longer appropriately reflect your wishes. For example:

- Are your children now old enough or responsible enough to manage their inheritance? (Perhaps age restrictions should be removed)
- Are the trustees named to wind down your estate still the appropriate individuals for this role? (Perhaps they've moved, have health issues, or your relationship is not as close as it once was)
- Have you named the right person to manage your finances in the event of incapacity?
- Does your trust provide for creditor or spousal protection for your beneficiaries' future inheritance?
- Have you recently married or gotten engaged? (if so, your estate planning attorney should immediately be consulted)
- Are your assets properly titled in the name of your trust, and are the beneficiaries of your retirement plans and life insurance policies properly designated?

These are just a few of the things we review during the course of an estate plan review, but there may be many other important aspects of your estate plan that are specific to your circumstances – and it's important to have your estate plan reviewed for that reason. If your estate plan has not been reviewed in the past three years, we are offering a complimentary, no-charge, no-obligation review of your estate plan with one of our experienced estate planning attorneys. Call our office at (714) 282-7488 to schedule a consultation and be sure to mention this newsletter to receive the complimentary review.

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## Easy No Bake Chocolate Oat Bars!!



### **Ingredients:**

- 1 cup butter
- ½ cup brown sugar, packed
- 1 teaspoon pure vanilla extract
- 3 cups rolled oats
- ½ teaspoon ground cinnamon
- ¼ teaspoon kosher salt
- 1 cup dark chocolate chips
- ¾ cup chunky peanut butter

### **Directions:**

1. Line a 8-inch-by-8-inch baking dish with parchment paper, and set aside.
2. In a medium saucepan, combine the butter, brown sugar and vanilla extract. Heat over low-heat, until the butter has melted and the sugar has dissolved.
3. Add the oats, cinnamon and kosher salt. Cook, stirring constantly, for 4 to 5

minutes.

4. Pour half of the oat mixture into the prepared baking dish. Spread out the mixture evenly, pressing down.
5. In a small microwave-safe bowl, combine the chocolate chips and the peanut butter. Heat on high in the microwave, in increments of 40 seconds, stirring in between each increment, until melted and fully combined.
6. Pour ¼ of the chocolate mixture into the pan over the pressed oats, reserving about ¼ cup for drizzling. Top with the remaining oats and drizzle with the remaining ¼ cup chocolate mixture.
7. Refrigerate for 4 hours, or until set.

<http://onlywwwrecipes.com/easy-no-bake-chocolate-oat-bars/>

## Wooden Block Photo Blocks

- 4×4 – cut into cubes
- Acrylic Paint
- 4×6 photos
- Matte Modge Podge
- Paint brush
- Scissors

1. You can paint the blocks a solid color or keep them plain.
2. Paint the blocks with modge podge and then place photos on them, cover with another coat of modge podge on top of the photos and allow to dry.

<https://www.thepinningmama.com/diy-wooden-photo-blocks/>



DIY Wooden Photo Blocks



## *Asset Protection for Your Loved Ones*

Many of our clients mistakenly believe that having a trust protects their assets from creditors and judgments. Unfortunately, that is not the case. The typical revocable living trust is designed to be completely amendable and revocable by the Trustor (the person who creates the trust) and, in the eyes of the law, that means that you and your trust are really one and the same entity. Therefore, your trust is invisible when it comes to asset protection and your assets are subject to creditor claims, even if they are titled in the name of the trust. We sometimes recommend that clients establish LLCs, Limited Partnerships, or at the very minimum, obtain an umbrella insurance policy, to protect against creditor claims. However, that type of planning would only be applicable for some, and not all, of our clients.



While our assets are not protected inside of our living trust during our lifetime, we can protect the assets we leave to our children and loved ones upon our death. We do this through a Lifetime Protection Trust. Many of you have already created this type of a specialized trust for your loved ones, which provides for the inheritance to be held in a lifetime trust for the beneficiaries' support and maintenance, while shielding it from his or her creditors and divorcing spouses. This type of trust can be added to your existing revocable living trust through an amendment. The amendment would modify the manner in which your beneficiaries receive their inheritance: instead of receiving it outright, they would receive their inheritance in the form of an asset protection trust. If this type of protection is something that interests you, please call our office to schedule a consultation with one of our experienced estate planning attorneys at (714) 282-7488.



## 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!



The Law Offices of James F. Roberts & Associates

3061 E. La Palma Ave.  
Anaheim, CA 92806

Phone: 714-459-5481  
Toll Free: 866-590-0886

E-mail:  
[amanda@webuildyourtrust.com](mailto:amanda@webuildyourtrust.com)



LAW OFFICE OF JAMES F. ROBERTS  
& ASSOCIATES, APC  
ESTATE PLANNING YOU CAN TRUST