



How Can Your Child’s Marriage Affect Your Estate Plan

July 2019

California has a reputation for having an astonishingly high divorce rate among its residents. While most of our clients are in long-term marriages, we have found that many of their children are not as fortunate in their marriages and that divorce is not uncommon among the next generation. In light of the instability of so many marriages, many of our clients are fearful – rightfully so – that their hard earned assets may be lost by their children if their children go through a divorce. This is certainly a risk you run when your trust provides for an *outright distribution* to your child. An outright distribution directs assets to go directly to a child, which often ends up commingled with his or her spouse, and jeopardized in the event of a divorce. So what's solution?



If your trust currently provides that your assets will be distributed *outright* to your children, your trust may be modified so that your child's inheritance will be held *in trust* for their lifetime benefit. If you provide that your child's inheritance is to be held in a trust **for their lifetime benefit**, your child may have full control over the assets you've left them, but without the risks of outright ownership, and without the risk of the child commingling the assets with his or her spouse. Leaving your child's inheritance in a lifetime protection trust, or a “Beneficiary Controlled Trust” as we sometimes call it, protects the inheritance from spouses,

creditors and other predators.

If protecting your child’s inheritance from divorce is a concern for you, or if you are not sure whether your living trust contains these special protective provisions, please contact our office at (714) 282-7488 to discuss whether this is an appropriate planning strategy for you and your family.

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4th of July Door Decor



Fun and easy door décor to celebrate the 4th of July.
What you need is

- ◆ Floral foam
- ◆ Mini American Flags
- ◆ Cute small wicker basket
- ◆ Wreath hanger to hold the basket to the door
- ◆ Zip strips to hold the basket to the hanger securely

<https://about-ruth.com/2018/12/31/58-attractive-4th-of-july-decorations-ideas/#jp-carousel-32672>

Deviled Eggs for 4th of July

Ingredients:

- 1 dozen hard-boiled eggs
- ¼ cup nonfat plain yogurt (or desired amount)
- 1 tablespoon mayonnaise (I prefer Hellman's/ Best Foods)
- ½ teaspoon dry mustard
- salt & pepper

Directions:

- ◆ Cut eggs in half and take out yolks and place them in a medium bowl.
- ◆ Use a pastry cutter or fork to break up yolk until it's super fine.
- ◆ Add yogurt, mayo, mustard, s&p and whip up with a spatula until smooth and creamy.
- ◆ Place mixture into piping bag fitted with a 2D tip.
- ◆ Mix 1 cup hot water and 1 teaspoon Americolor food coloring and 1 tablespoon vinegar. The vinegar helps the color stay bright, I tried it both ways and the eggs with vinegar have a brighter color.
- ◆ Place egg whites into the colored water and let sit until the desired color is achieved about 1-2 minutes.
- ◆ Take out egg whites and place on paper towel to allow the excess color to drip off.
- ◆ Then arrange eggs on a platter.
- ◆ Pipe the egg yolk mixture into the egg white halves.



Red White & Blue Deviled Eggs
www.createdbydiane.com

For full instructions:

<https://www.createdby-diane.com/2013/06/how-to-make-red-white-and-blue-deviled-eggs.html>

HOW WELL DO YOU KNOW YOUR TRUST?

Many of our clients believe they know who the Beneficiaries and Trustees of their trust are. However, in reviewing our clients' trusts regularly, it is apparent to us that many of our clients are surprised at the names of the individuals they have in their trust as Trustees or Beneficiaries. This is understandable, as over the years, life happens. The age, marital status or relationship with your beneficiaries may have changed.

Perhaps your designated Trustee has experienced a change in health condition, is much older in age, or you no longer have a close relationship with that individual? Perhaps your children are now old enough to be Trustee? The Trustee is the person who is named to administer your estate during your incapacity and after your death – it is critical that you've designated the right individual(s). You won't know for certain until your trust is reviewed.

We are strongly encouraging you to either review your trust on your own or, if your trust has not been reviewed by our office in the past three years, schedule a complementary review of your estate plan with one of our attorneys by calling our office today at (714) 282-7488 and mentioning this newsletter.



Free Seminar



We regularly conduct a free estate planning 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. Our next event will be **August 22nd, 2019 at 6:00 pm.** We look forward to seeing you and your family, friends, colleagues and neighbors! Please share this event!



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!

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