

## Here's what other clients have said about their free review meetings...

"We received a call to come in and review our trust and make whatever changes necessary. We met with an attorney and discovered that several changes needed to be made. The visit was very helpful and we were able to get all of our questions answered."

—Roy & Evelyn T.

"The thoughtful and deliberate process Kavesh, Minor & Otis had during the revision of our estate planning manual and the preparation of our IRA Inheritance Trust® was greatly appreciated."

—Ning & Sarah W.

"Our Living Trust was old. We knew that we had to update our information. We made an appointment and the attorney was very helpful and explained each item that needed to be updated."

—Stuart & Franceen S.

"Thank you very much for the review of our estate documents. We are impressed with your knowledge and thoroughness... I appreciate your pointing out where it would be appropriate to make certain changes, but at the same time exerting no pressure to make changes because for now our plan is adequate. Thank you for the reassurance."

—Paul K.

These are actual client testimonials but do not warrant, guarantee or predict your particular results.



The Law Firm of  
**KAVESH  
MINOR &  
OTIS, INC**

Estate Planning Specialists  
*for your peace of mind®*

Contact us to schedule your free  
estate plan review meeting

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## Why You Should Review Your Estate Plan





You may feel that the Living Trust and other estate plan documents you signed years ago are just fine as is. You may believe they still reflect your wishes or that nothing significant has changed which requires any revisions to be made.

Unfortunately, we've found that most estate plans do eventually become out of date and wind up not working properly when you or your spouse becomes disabled or passes away.

We've listed a few reasons why you should consider reviewing your estate plan. If you check off any of them, please give us a call to schedule a free review meeting.

## Here are a few specific reasons why you should review your Living Trust estate plan:

*(check off those that may apply to you)*

- ☐ Some of the people you've named to handle your health discussions or financial matters, when you're disabled or gone, have demonstrated they're not as responsible as you originally thought—or your relationship with them has changed.

*(Remember, all you own may be turned into a big pile of cash and placed right into their hands!)*

- ☐ You are concerned about protecting your beneficiaries' inheritance from their spouses, divorces, lawsuits and creditors.

*(Your beneficiaries may be capable of handling money, but others may try to grab it away from them. You should have the latest version of our Personal Asset Trust™ to help shield your loved ones' inheritance.)*

- ☐ You want to protect yourself and your spouse from the potentially devastating costs of long term nursing care.

*(Your Trust and other documents may not have the newest provisions necessary to qualify you for Medi-Cal nursing care benefits. Or you may need additional planning, such as a separate Medi-Cal Asset Protection Trust.)*

- ☐ Any of your beneficiaries is now on SSI or Medi-Cal, or has proven he or she cannot properly handle his or her financial affairs.

*(These beneficiaries may require special provisions in your Trust or existing provisions may need to be updated.)*

- ☐ You want to avoid your assets and personal affairs from winding up in Court, causing you and your loved ones considerable expense, delays and publicity when you become disabled or pass—and you want the right people to inherit.

*(Even if your Trust is fine as is, your asset titles should all be in your Trust name. Your beneficiary designations, such as for bank accounts, annuities, life insurance policies, retirement plans and IRAs also may need to be checked.)*

- ☐ You are married and want to keep things simple for your surviving spouse.

*(Trusts done years ago contained many complex provisions designed to reduce Estate Taxes, which are no longer necessary due to recent tax law changes.)*

- ☐ You are recently divorced, remarried or widowed.

*(Changes may need to be made in your plan or certain actions taken to properly implement your existing plan.)*

- ☐ Your plan is over 10 years old.

*(Some important health care related documents may have now expired)*

**If you've checked off even one item, you should contact us to schedule a free estate plan review meeting.**