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A Note From Our Firm

Dear Valued Clients,

The year 2020 has given us more reasons than ever to reflect on our plans, decisions, and preparations. While there are many things that justifiably give cause for concern, fear, and a desire for true change, there is also still much to be thankful for. Our firm has long taken the stance that if your attorneys are not there when you need them, then you don't need them. It is with this belief that we continue to operate and be available through any means necessary. Be it for you or your loved ones, Copenbarger & Copenbarger is here for you both now and in the future. We encourage all of our friends, communities, and most importantly you, our Copenbarger Family, to continue to love and support one another in the face of difficult times, for it is the decisions and actions we take in the face of challenges that will define us and our legacies. We are honored and privileged to be able to continue to serve you and we wholeheartedly thank you for your support. We hope that you find this newsletter to be the most useful yet and we very much look forward to meeting with you in person, over the phone, or over secure video. God bless you all.

Sincerely,
Your Copenbarger Law Family

2020 Family Protection Seminar

While we are unable to conduct our live seminars now, we wanted to bring our Family Protection Seminar to you in the comfort of your own home.

- **Watch Our Family Protection Seminar Now On Demand!**
- **Find Important Updates and Helpful Resources**
- **Hear From Certified Specialists About Topics Such as the New SECURE Act**

To view the Family Protection Seminar, please follow this link:
www.copenbarger.com/2020familyprotectionseminar

How To Use: Hold your mobile device's camera over the QR code - then tap on the link!

We Have Moved!

We have moved our Capitola office to Santa Cruz, but don't worry! It's only one street over from our previous location. Our new office is located on the ground level in front of an easily accessible free parking lot. Schedule your appointment and come see us today!

New Address:
9029 Soquel Ave. #B
Santa Cruz, CA 95062

Copenbarger & Copenbarger LLP attorneys at law

Access Member

John Smith
CSL 12345-67890
Member since XX/XXXX

A Note to Our Access Members

For a limited time, we are **offering a $500.00** discount along with a free 2-hour consultation with one of our attorneys to all new Access Member referrals! Refer your family and friends to apply this discount towards any new estate planning work. **Now is the time to ensure your family is protected.** Call us today at 800-244-8814 or visit our website at www.Copenbarger.com for more resources regarding your Access Membership benefits.

Live Online Webinars You Will Not Want to Miss!

While the COVID-19 crisis temporarily forced us to push "pause" on our in-person events, we are still receiving a TON of questions via email and on social media about the times we find ourselves in.

As a solution, we've invested in technology that will allow us to continue teaching our classes online. Our webinars are still free to attend and open to all. We even have "dial-in" options for those who would prefer to listen by phone. Below are some of the educational topics that will be presented by our certified specialists.

- **Estate Planning & Divorce: Who Gets the Dog?**
- **Fight Against the SECURE Act: Standalone Retirement Trusts**
- **3 Main Problems Causing Estate Litigation**
- **The Life Cycle of Estate Planning**

Please also feel free to give this information to anyone who may need it. These online workshops are not just for our clients... but also for any of your family and friends who want to learn more about protecting their legacy.

To Register for Our Webinars

Visit Our Website: www.Copenbarger.com and click on the Events tab or call our reservation line and leave your information: (888) 846-9095. Make sure you are on our mailing list to receive the most up-to-date information.

Navigating Healthcare Options During a Pandemic

To Our Senior Community

As California begins to relax social distancing measures and more of the state opens up during the summer months, our senior population continues to be disproportionately affected by COVID-19.

The hardships, unfortunately, go beyond the extreme measures that seniors must continue to take to avoid contracting the virus. Since the start of the outbreak, we've been in contact with many families who need urgent assistance navigating their long-term care options in this new world, and in some cases, we've been forced back to the drawing board entirely. If you find yourself in a similar situation, here are some things to keep in mind as you consider your future plans:

Choosing a Long-Term Care Community

For seniors who are ready to explore their options for independent living, assisted living, or nursing home care, COVID-19 has made it extremely difficult to tour local communities, interview staff, or even communicate with residents who already live in such places. We've heard from both seniors and their adult children who feel nervous about making critical decisions without having full access to the information that they need. The good news is that we've been helping our clients find, and pay for, the best long-term care services in our state for over forty years. We'd be happy to schedule an appointment to discover exactly what your family is looking for, in addition to your specific needs and goals, so that we can help you narrow down your choices... even from a distance. We also have contacts with well-regarded nursing home administrators, social workers, and care coordinators throughout the state who can further assist you and help make your life easier during this time.

What About In-Home Care?

The COVID-19 crisis has caused many seniors and their families to rethink plans for nursing home care entirely. There are significant concerns about loved ones being isolated until such a time that nursing homes are safe to open back up to visitors. As such, people are now interested in learning their options for in-home care, buying multi-family properties so that mom or dad can move in with their kids (while retaining their own space and independence if possible), or even setting up a "life estate" to give mom or dad legal rights should they decide to use their savings to renovate a child's existing property. These can all be excellent options, provided that plans are in place to properly address mom or dad's care needs. There are also legal considerations that may need to be addressed for Medi-Cal purposes, or to make sure that everything is done fairly within the family. We are here to help you thoroughly work through your choices so that you are able to find a "middle ground" solution that works best for everyone.

Maintaining Your Say

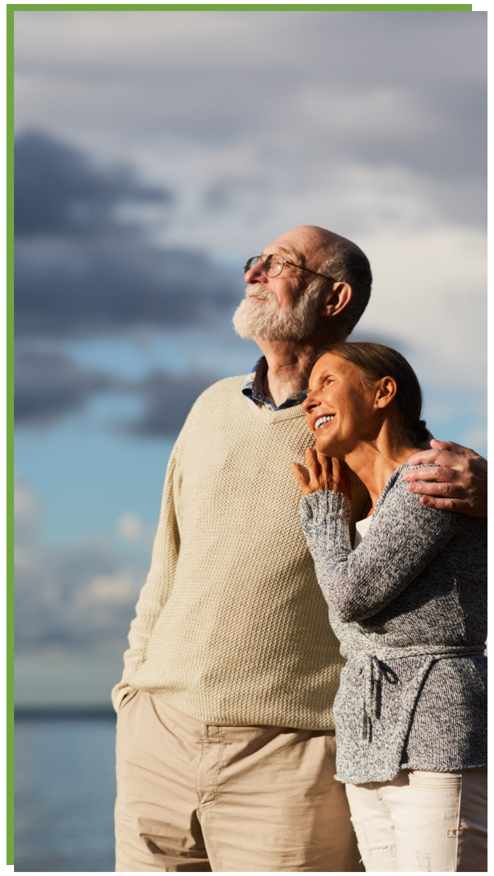
During this crisis, there may come a time when a senior needs to be taken to the hospital for care and family members may be forbidden from being with their loved one. With an updated Advance Healthcare Directive, the family of the senior can have peace of mind that their loved one's wishes are being kept even if they are not able to be there with them. Having a Power of Attorney is more important than ever... even for married couples. Something as simple as calling the cable company to make a change on your account can be impossible if it's in your spouse's name alone. If you want to be sure that banks, hospitals, and other institutions will allow you to help your loved ones in a crisis, please contact us to have these simple, yet vital, documents created for your own sanity and peace of mind.

No Matter What You Are Facing, We Are Here for Your Family

We deeply understand the difficult issues the continuing COVID-19 crisis presents for seniors and their loved ones and we want you to know that we are here and able to assist your family through the difficult decisions you may be facing. Our physical offices are now open and our entire team is diligently committed to keeping a safe environment for you. We are also able to schedule phone or video conference for those who are currently hospitalized, in a nursing home, or otherwise continuing to "shelter in place."

To schedule an appointment, call us at 800-244-8814 or visit our website for more resources regarding long-term care.

Copenbarger & Copenbarger LLP attorneys at law



Since the SECURE Act passed, Standalone Retirement Trusts have become an important step in protecting your retirement accounts.

— Please Read!

Retirement assets take a lifetime to build, but after your lifetime they can be spent quickly by those who inherit them. Leaving liquid assets to financially immature individuals can tempt them to spend frivolously instead of on education, a first home, building a business, or other wealth creation investments.

Because of the SECURE Act, please know that naming your living trust as the beneficiary of retirement plans may have drawbacks, including a lack of predator protection and sometimes allowing immediate distribution after your death. Immediate distribution could possibly cause the entire account to be taxed at the highest income tax rates. **We highly recommend that existing trust clients schedule to meet with an attorney for a trust review to be sure your trust has the protection you want.**

A Standalone Retirement Trust (SRT) provides a powerful solution to the above risks and allows you to plan for the 2019 SECURE Act requirement that inherited retirement accounts must be liquidated within 5 or 10 years after your passing.

An SRT is a separate trust that is created for the sole purpose of serving as the beneficiary of your tax-qualified retirement accounts, such as an IRA, 401k or similar assets when you pass away. Your heirs would be the designated beneficiaries of the trust. If drafted carefully, your beneficiaries could be protected from increased income tax exposure and from exceeding income limits for government benefits if they have special needs.

Keep in mind that the trustee, in most circumstances, must still withdraw the account balance within 10 years. An SRT, however, can provide various structures for distributions, often allowing for continued tax-deferred growth of the asset and reduced annual income tax liability.

Here are four important reasons to protect your retirement accounts now:

1. **You and your spouse have combined retirement accounts of $250,000 or more.** At that level, it makes compelling economic sense to use a Standalone Retirement Trust.

2. **You believe one of your beneficiaries might be "less than frugal" with the funds.** Anyone concerned about how a beneficiary would spend the inheritance should absolutely consider an SRT, so you can provide oversight and instruction on how much the beneficiary should receive distribution and when.

3. **You are concerned about lawsuits, divorce, or bankruptcy of a beneficiary.** An SRT can protect the inherited retirement account from those creditors.

4. **You are remarried with children from a previous marriage.** If this describes you, your spouse could unintentionally – or even intentionally – disinherit your children. You can avoid this disastrous result by naming your spouse as the lifetime beneficiary of the trust and then having the remainder pass to your children from a previous marriage after your spouse's death.

Protect your legacy by planning ahead for how beneficiaries receive their inheritance. Do not let it go to waste!

We understand this article may raise more questions than answers, so we've scheduled a live webinar on September 24th at 2:00 pm to dive deeper into this planning.

Visit our website at **www.Copenbarger.com** or **call our office at 800-244-8814** for more details about this webinar. You won't want to miss this!

Expert Professional Referrals

Expert Referrals

Chris Carroll, Chief Executive Officer

It is our great privilege to serve as your family's attorneys. That being said, we recognize that there are important services that our clients need that we do not offer. With this in mind, we have started to put together a referral guide with experienced and vetted professionals from across the state and even the country. It is our hope that if you find yourself needing professional services, that you make Copenbarger & Copenbarger your family's first call.

We will work with you to find the right expert professionals to accomplish your goals and meet your needs. **If you are or know someone who is in the professional services industry, please have them reach out via email to Partner@Copenbarger.com to introduce themselves and one of our attorneys or managers will reach out to them on an individual basis.** It has long been our dream to serve your professional needs regardless of what those needs are. We look forward to building more relationships with like-minded professionals to serve you in the manner and standard that we have. With that said, I would like to introduce our first professional spotlight here below, Lifestyle Financial Services. We have worked with the financial planners at Lifestyle for over 20 years and are proud of the partnership we have with them.

Lifestyle Financial Services

Charles Sosa,

Co-Owner
Executive Vice President

My name is Charles Sosa and I'm the Co-Owner and Executive Vice President of Lifestyle Financial Services. I would like to introduce myself, as well as my firm. Lifestyle, not unlike the Copenbarger Law Firm, was founded under the same principle: the client always comes first. We are here to serve and assist you with your financial needs. Lifestyle is a full-service financial planning firm. We specialize in the following:

- **Retirement Planning**
- **Financial Planning**
- **Life Insurance**
- **Wealth Management**
- **Budgeting**
- **Annuities**
- **College Planning**
- **Investing**

Currently we are available to meet with you via phone, zoom, or in person. We look forward to helping you identify and work towards accomplishing your goals, and are proud to be one of the financial planning partners with Copenbarger & Copenbarger.

For more information please visit us at www.LifestyleFinancialPlanning.com or reach out to us directly at 800-834-2250.

LIFESTYLE FINANCIAL EST. 1998

Employee Spotlight

Kara Mussa

Director of Marketing

Kara Mussa is our Director of Marketing at the firm. While starting as our receptionist five years ago, she worked hard and moved up to marketing and now oversees the entire department! Kara manages many projects and campaigns such as planning all of our events including our trip to Alaska in 2019, annual client seminars and all workshops and webinars. When she is not in the office, Kara is spending time with her family and friends for brunch (her favorite meal) or attending performing arts events like her beloved Phantom of the Opera. She is a loving mother to her daughter, Madison, and enjoys experiencing nature and the outdoors when able to do so. To bring the outside world in, she and her fiance David love creating reef and freshwater aquariums in their home and spending time with the funniest cat you will ever meet, Kiki. The current events of 2020 have extended her engagement to her longtime love to next year when they will finally have the wedding of their dreams. Her hard work and ability to handle multiple things at once has truly been a blessing to our firm.

Team Motto: Teamwork makes the dream work!

Trish Santos

Senior Client Coordinator

Trish Santos has been at the firm for 5 years as our Client Services Coordinator. She and Kara actually started on the very same day! Trish has been an integral part of the marketing team from day one, as she oversees all client data and keeps our database and customer service programs up-to-date, while also coordinating all events in the Northern California area.. When Trish is not working, she can be found at home spending time with her husband, Jimmy, whom she recently married last summer and their kids: Ephraim, Lulu, and Manny. She enjoys learning new things and working with anyone interested in learning a new skill. Trish is a math whiz and enjoys spending time doing fun experiments and being creative with her family. Trish is not only great at handling multiple projects at once, but she is also one of the friendly voices who reaches out to clients that need to come in for a consultation or review of their estate plan. Her overall passion for customer service and estate planning makes her a wonderful employee to shed light on. Great job, Trish!

Team Motto: Happiness is where you make it.

Our Wonderful Copenbarger Team

Change Happens: The Benefit of Using a Multi-Generational Law Firm for All of Your Multi-Generational Needs

Life is a series of changes and transitions. While we each have our own unique path to carve out in the world, our law firm was founded in 1979 with the sole purpose of being a "lighthouse" to guide clients through every stage of their life's journey.

A lighthouse represents stability, reliability, and direction. In this chaotic world, we spend much of our days fighting against the waves, avoiding rocks, and surviving rough seas. Yet, the lighthouse stays visible and immovable in all weather conditions and helps to consistently guide us forward.

We believed consistency and guidance were missing in the legal community when the firm began over forty years ago, particularly in the area of estate planning. Here's an illustration that maybe you can relate to:

Bob and Mary decide to create a will when their children are born. They are a young family with college debt, they don't have many assets and there is not much to leave behind in the will. However, they still want to make sure their kids are raised by someone they choose should they suddenly pass while their kids are minors. After they make their simple will, they go about their lives and never hear from the attorney who created it again.

The family continues to grow and evolve over the decades. Maybe a business is started. Corporate ladders are climbed. Assets are bought and sold throughout the years. The kids are now adults who are starting to chart out a life plan of their own. That doesn't mean Bob and Mary are empty nesters backpacking across Europe; instead, they are now caring for their own senior citizen parents who are having a hard time living on their own and paying the long-term care bills that are not covered under their insurance. And, even though the law now considers Bob and Mary's college-age kids to be legal adults, they are not married and still rely on mom or dad for most things. Yet, the family doctor, the banks, even the financial aid office at college will no longer speak to Bob or Mary about their children because of privacy laws.

In an instant, three generations of family members need legal help. The now-adult kids need formal documents that authorize mom or dad to serve as legal decision makers. Grandmom and Grandpop need long-term care plans, and a plan to deal with their estate as they near the end of their life. Bob and Mary also realize that the old will they created 20 years ago does not address any of their current assets or their wishes for this stage of their life. They now need to make sure that if something happens to them, they won't be leaving a mess for their own children or become a burden as they age.

Who should your family call to deal with this many layers of generational planning issues?

Copenbarger & Copenbarger is a Multi-Generational Practice Designed to Meet ALL of Your Family's Needs

Our firm was created to plug all the "holes" you may have discovered in this story. We did not build the practice around one attorney or personality; instead, we built this practice as one that would survive through the generations to serve every member of your family—including aging parents, your own adult children, your grandchildren, great grandchildren, and so forth.

As the torch passes from one generation to the next, clients can rest assured that their families will be taken care of just as they were before they were gone. We are here to assist anyone who needs us with their next steps… whether that's closing out an estate of a loved one after an unexpected death, setting up trusts for new children, planning for any heirs with special needs or disabilities, helping to place a loved one in a quality long-term care facility while still working to preserve the senior's independence and dignity.

The bottom line is **that our practice is different than any other… and *that is a good thing.*** There is no greater gift than being able to tell your loved ones that not only do you have a legal plan in place, but the family attorney is always there to answer their questions and guide them through any steps that must be taken today, tomorrow, or whenever a need arises.

We invite you to learn more about the Copenbarger Law difference!

Register today for our upcoming live webinar on October 22th at 2:00 P.M. presented by Lloyd Copenbarger on the "Life Cycle of Estate Planning". We encourage you to invite your family and friends to attend this free educational event! Visit our website at www.Copenbarger.com or call our office for more details at 800-244-8814.

Copenbarger & Copenbarger LLP
attorneys at law

200 Sandpointe Ave. Suite 150
Santa Ana, CA 92707

Call us at 800-244-8814
www.Copenbarger.com

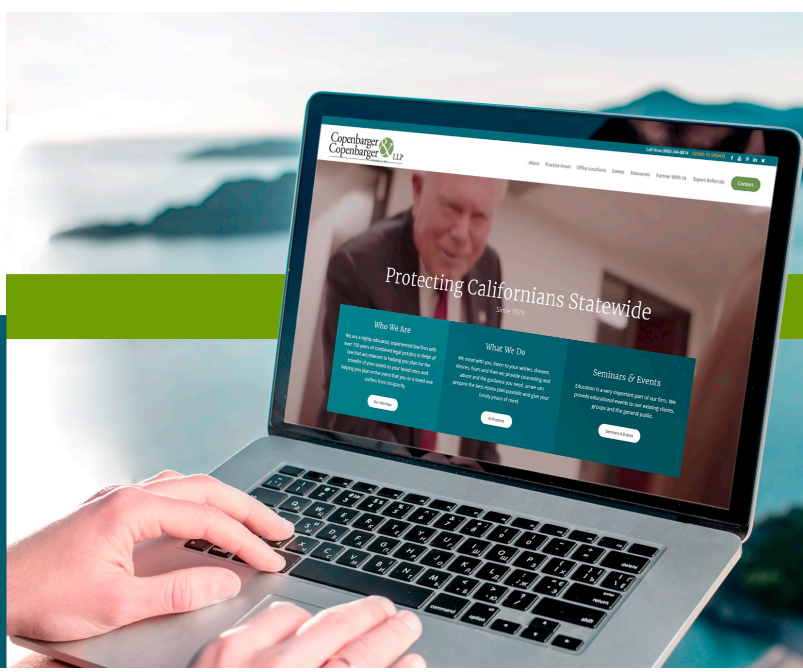
Expert Referrals For All Your Professional Needs.

Find us online! Reviews are always appreciated!!

Summer Newsletter 2020

How To Use:

Hold your mobile device's camera over the QR code - then tap on the link!



Watch out for our:

- Live Webinars Now Available!
- In-office and Video Consultations Available!

Come Visit Our

New Website

- Watch our Family Protection Seminar Now On Demand!
- Find Important Updates and Helpful Resources
- Expert Referrals for All Your Professional Needs
- Register Now for an Upcoming LIVE Webinar