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A Note From Our Firm

Dear Valued Clients,

As seasons change, often too do our lives - in our families, responsibilities, and needs. This is why thoughtful planning is so important. A well-maintained estate plan protects the people who rely on us, gives clarity during uncertainty, and preserves the legacy we want to leave behind. It is one of the most meaningful responsibilities we carry. For those with families, businesses, or ministries, it is imperative to learn and understand about the additional protections needed and available.

In this edition, we share several important updates from around the firm. We highlight members of our team who continue to raise our standard of service and introduce one of our trusted synergy partners to show how coordinated planning strengthens the results our clients receive.

We are also excited to share major updates to our Access Membership Program! This new version of the program will provide even more value, more clarity, and a greater experience for the families we serve and help you keep your estate plan current and your loved ones protected. You will find a reminder of the importance of having your legal and financial strategies working together and an invitation to make sure your plan reflects your most current circumstances and intentions. If it has been some time since your last review, or if life has changed in ways that may affect your planning, we encourage you to schedule time with our attorneys or staff. Whether it is a simple update or a more substantial conversation, taking action now protects the people who depend on you most.

Thank you for allowing us to walk alongside you. We remain committed to helping you safeguard what matters and to serving your family with clarity and care.

Warmest Regards, Your Copenbarger Law Family

Upcoming Seminars and Webinars

2026 In-Person Seminars

Yorba Linda

24

January



Fremont

31

January



Pasadena

28

February



Ways To Register for Our Upcoming Seminars and Webinars

Option 1:

Scan the QR code to visit us online at:
www.Copenbarger.com/events

How To Use:

Hold your mobile device's camera over the QR code, then tap the link.

Option 2:

Call our office at:
800-244-8814

Option 3:

Email us at
info@copenbarger.com and provide your
name and phone number



We highly recommend that you invite your successors, as well as anyone who may benefit from one of our free educational events.

If you are unable to attend our live events, we have recorded webinars on demand. Visit our video library at
<https://www.copenbarger.com/video-library/>

2026 is shaping up to be an exciting year for Estate Planning, and we're thrilled to continue supporting you with dedicated care and guidance. Our team remains committed to keeping you informed and confident in your plan as life evolves.

We look forward to seeing many of you at our upcoming seminars and welcoming new clients as well. Whether you meet with us in person or virtually, we're grateful for every opportunity to connect.

As the new year begins, it's a great time to ensure your estate plan is up to date. If it's been 3-5 years since your last review, now is the perfect moment to schedule a check-in, especially for Access Members, who receive a complimentary review.

We're also excited to share that our team is growing, allowing us to expand our expertise and the services we offer.

We can't wait to see you in 2026 and continue helping you protect what matters most.



You and your guests are warmly invited to join us for our 2026 educational seminar series!

Our 2026 Topics will include:

Skip the Shortcuts: Why DIY Estate Plans Fall Short

Learn why DIY estate planning tools can cost more in the long run. Ensure your plan is legally sound, customized, and provides the strongest protection for your family and assets.

Protecting Your Online Life After You're Gone

Discover how to safeguard and transfer your cryptocurrency, online accounts, social media, and cherished digital memories so your legacy lives on - securely and intentionally.

Update the Right Way: Avoid Costly Estate Plan Mistakes

Understand why informal updates like emails or handwritten notes can create legal chaos. Learn the right way to keep your estate plan compliant and enforceable as life and laws change.

Pass Assets Without Unneeded Tax Burdens

Explore smart strategies to pass your home and other assets to your loved ones without triggering reassessment under Proposition 19 and other Federal taxes.

Protect Your Estate from Long-Term Care Costs

Find out how 2026 Medi-Cal planning strategies and asset protection tools can help you qualify for care while preserving what you've worked hard to build.

Transition Business Success into a Lasting Legacy

Discover how to take your business and personal wealth to the next level, uncovering strategies to protect, optimize, and secure.

Transferring Wealth the Right Way

Learn what legal requirements must be done following someone's death and how to ensure you don't end up liable.

Preserving Family Harmony - What Happens When It's At Risk

Explore practical ways to address family disputes and ensure trustees and beneficiaries understand their roles, rights, and responsibilities.

Please, pass this information on to anyone who may benefit. These seminars and workshops are not just for our clients but also for any of your family and friends who want to learn more about getting their affairs in order. After attending an event, you will have the opportunity to meet with one of our qualified attorneys free of charge, to discuss your estate plan. We can also speak at your workplace, small group, or church.

Contact us to schedule an event today!



Copenbarger
Copenbarger LLP

Access Membership Program

Join the Access Membership Program (AMP)

A unique annual membership offering ongoing legal care, family protection, and estate planning peace of mind.



The Story Behind the Program

The Access Membership Program began from a personal vision. Lloyd Copenbarger founded the program because, as he saw his grandchildren grow up, he realized most families didn't have an attorney to guide and protect them. Determined to change that, he created a way for clients to **access** essential legal protections - like healthcare directives and powers of attorney - without cost being as great of a barrier.

In 2000, the Access Membership Program was started to provide peace of mind, allowing families to reach out to an attorney without fear of hidden costs. It became a legacy of trust and service, helping generations plan wisely and avoid costly mistakes. Now, as a new generation of attorneys continues this mission, we're proud to provide a more comprehensive, forward-looking membership program.

If you've waited to join or want to extend these benefits to your family, now is the time. Continue your legacy of protection and care for future generations.

1979

Firm
Established

46+

Years in
Business

43,000+

Clients
Served

2,500+

Active Access
Members

500+

Years of
Collective Legal
Experience

**** Enrollment is Limited:** A Limited Number of New Access Members will be accepted.
Act now to secure your place.

 www.copenbarger.com/access

 access@copenbarger.com

Sacramento ♦ San Jose ♦ Santa Cruz ♦ Pasadena ♦ Santa Ana ♦ Laguna Hills ♦ Temecula ♦ San Diego



Estate Planning Benefits

2 Hours of Estate Attorney Consultation Per Year for You or Any New Referral	✓	✓	✓
Estate Planning Questions by Phone - No Charge	✓	✓	✓
24-Hour Online Access to Healthcare Power of Attorney	✓	✓	✓
Annual Plan Review Checklist	✓	✓	✓
Asset Inventory Toolkit	✓	✓	
Free Deed Transfer for Refinance (Primary Home Only)	✓	✓	
Free Advance Healthcare Directives for Children and Grandchildren at 18 (\$400 Value)	✓	✓	
Plan Amendments Discount	15%	10%	
"My Legacy" Letter	Full Assistance	Template Only	
Annual Estate Planning Credit (Non-Compounding, Per Anniversary Year)	\$400/Year	\$400/Year	\$400/Year

Estate Administration Benefits

1 Hour of Estate Administration Initial Consultation per Year	✓	✓	✓
Successor Trustee Handbook	✓		
Estate Administration Discount for Family	15%	10%	
Family Constitution	Full Assistance	Template Only	

Business, Tax, & Advanced Planning Benefits

1 Hour of Business, Tax, and Advanced Planning Attorney Time per Year	✓	✓	
Business & Tax Discount - Maintenance	10%		
Business and Tax Discount - Initial	15%	10%	

Litigation Benefits

1 Hour of Litigation Attorney Consultation per Year	✓	✓	
Litigation Discount	10% Discount		

Firm Benefits

Free House or Hospital Calls (California only * when medically necessary)	✓	✓	✓
Free Parking at Offices & Seminars	✓	✓	✓
Access Card with Member Information	✓	✓	✓
Unlimited New Referrals can use Attorney Consultation Benefits and Annual Credit Benefits without affecting member's benefits	✓	✓	✓
Event Recordings & Livestreams	✓	✓	✓
Add Children/Grandchildren to Membership During Lifetime @ discounted rate - 50% of Base Cost Plus Monthly	✓	✓	✓
Complimentary Financial Planning Review Annually	✓	✓	✓
Copenbarger Merchandise & Gifts	✓	✓	
Transferable on Death to Non-Member Children at \$4,000/Initiation + Monthly Cost, per Child	✓		

Access Membership Investment

Membership Initiation Fee - One Time	\$8,800	\$6,800	\$4,800
Member Services Rate - Monthly	\$50/Month	\$30/Month	\$20/Month
Up to 12 month Payment Plan for Membership Fee	✓	✓	✓

A Look Back at Our 2025 Seminars



Why We Partner with Churches to Strengthen Families and Communities

Over \$1 Billion Raised for the Kingdom

For more than four decades, Copenbarger & Copenbarger LLP has had the privilege of helping families across California protect what matters most - their loved ones, their values, and their legacies. One of the most meaningful ways we live out that mission is through our partnerships with churches throughout the state.

Our attorneys and team members regularly visit churches to host complimentary Family Protection Seminars - educational events designed to help families make wise, informed decisions about their estate planning. These seminars aren't sales presentations; they're opportunities to share knowledge, answer questions, and encourage families to plan for the future with peace of mind.

While we proudly serve clients from every background, our firm has deep roots in the faith community. We believe stewardship goes beyond finances - it's about caring for those God has entrusted to us. Partnering with churches allows us to extend that care beyond the office and into the heart of the community, empowering families and strengthening ministries.

Over the years, our partnership with churches has been instrumental in raising more than one billion dollars for the Kingdom through charitable trusts and planned giving.

Together, we're helping families leave lasting legacies that bless generations to come.

At Copenbarger & Copenbarger, we remain dedicated to serving Californians with excellence, compassion, and purpose - both inside and outside the church walls.

Learn more about our church outreach at www.Copenbarger.com/pastor-outreach.



How Directed Trustees Can Give You More Control and Protection

Choosing a trustee is one of the most important decisions, and often one of the most challenging, that you'll make in your estate plan. Your trustee is responsible for managing trust assets, following your instructions, and distributing to your beneficiaries. This can place a tremendous amount of responsibility and liability on one individual. This is where the concept of a *directed trustee* comes in.

What is a directed trustee?

A *directed trustee* allows the responsibilities to be divided amongst more than one individual. While you may name a trustee who you know, who will be responsible for managing your personal assets, such as your household items, your *directed trustee* is responsible for managing the financial assets and ensuring the trust administration is handled correctly with regards to those assets.

Why consider a directed trustee?

Greater Control and Customization

A *directed trustee* allows you to tailor your plan more precisely. You can separate financial management from family decision-making, ensuring that sensitive matters (such as when a child receives their distribution) remain in trusted hands, while investment or administrative decisions stay with the professionals.

Reduced Liability for Trustees

Family members often hesitate to serve as trustee because of the legal and financial liability involved. By dividing duties, each trustee's responsibilities are clearer, and narrower. This can make your "personal trustee" more willing to serve.

Professional Oversight and Flexibility

As laws, markets, and family dynamics change, having different fiduciaries with specialized expertise can provide ongoing adaptability and oversight.

Building it into your plan

Our goal is to help guide you in designing a plan that works for you and your family. Empowering your trustee with the right structure can reduce stress, improve oversight, and help ensure your wishes are carried out. Schedule a meeting today so that we can take the time to understand your assets, your family, and your wishes so your trustee team can carry out your plan exactly as you intend.



Safeguarding Your Legacy and Your Loved Ones

At Copenbarger Law Firm, we understand that planning for the future is more than just balancing financial or legal paperwork - it is about preserving relationships, providing clarity to those you care about, and preventing unintended conflict. One area those goals come undone is when inheritance disputes surface after someone passes away.

When an estate plan or trust gives rise to questions or disagreements, stress, division, and costly litigation ensue. That's why our dedicated Estate Litigation team is here to defend your legacy and help your loved ones when disputes arise and ensure that your wishes, and the relationships behind them are honored.

What kinds of disputes arise?

Some of the common triggers include:

- **Document issues:** Even well-drafted estate plans can become outdated or ambiguous over time. Families change, relationships shift, assets evolve, and an older Will or Trust may no longer reflect current circumstances. When the meaning or effectiveness of those documents is questioned, litigation follows.

- **Trustee or fiduciary concerns:** A person or institution named to serve (for example, as a trustee or executor) may not always meet the demands of that role. Delays in administration, perceived favoritism, inadequate communication, or failure to act in the beneficiaries' best interests can all lead to disputes.

- **Beneficiary and heir disagreements:** After a loved one has passed, some beneficiaries may believe they deserve more, some may challenge the validity of documents, and old sibling rivalries or unresolved family tensions can resurface. These are complex emotional matters, often layered in legal complexity.



Why swift and careful action matters

Inheritance disputes not only jeopardize the distribution of assets but can fracture families, incur significant legal costs, and delay the settlement of the estate. We believe that prompt legal advice, thoughtful communication, and early intervention can make a meaningful difference. Whether you are a beneficiary, a trustee, or someone simply seeking to protect the legacy of a loved one, our goal is to clarify your rights and responsibilities and to help you navigate the process with dignity and respect.



Inheritance Disputes

How we assist you

Our Estate Litigation department is equipped to represent both those seeking to protect their rights of inheritance and those serving in fiduciary roles who need guidance or defense.

We regularly handle matters such as:

- Determining who qualifies as a proper trustee or beneficiary
- Ensuring appropriate notices and procedural steps were followed
- Resolving questions about what assets an individual is entitled to and how trust assets should be administered and invested
- Addressing disputes over the interpretation of trust or Will provisions
- Investigating and, where necessary, litigating claims of undue influence or breach of fiduciary duty



Our promise to you

Since our founding, the Copenbarger Law Firm has served families with the belief that each person's situation is unique and deserving of personal, attentive service.

We are protecting legacies and helping families find resolution and peace of mind - even amid difficult circumstances.

If you have any questions about how your estate plan is structured or whether you may face or want to prevent an inheritance dispute, we invite you to contact our team.

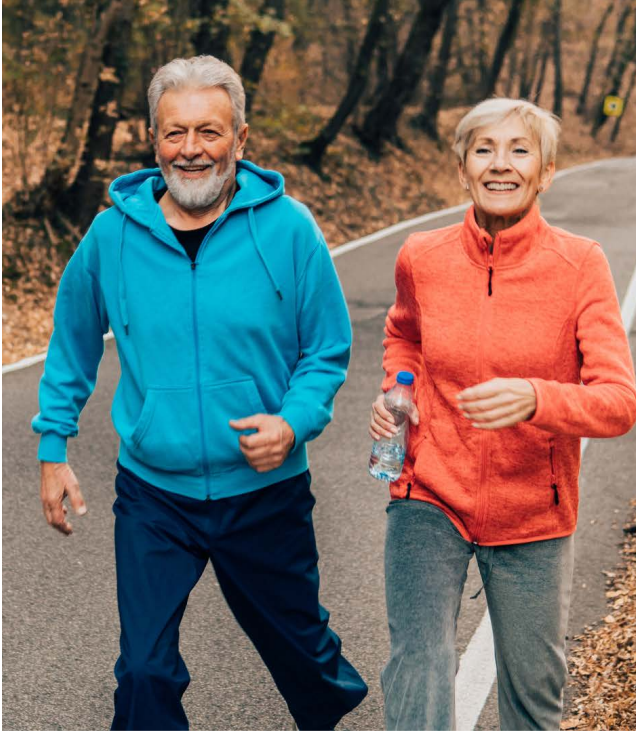
A timely review today can help avoid uncertainty tomorrow.



Why Should I Update My DPA Every 5 Years?

Your Durable Power of Attorney is a vital document that helps ensure if or when you become incapacitated that someone has legal authority to manage your financial matters on your behalf. Without this document being in place and current, you can fall victim to a Conservatorship in the event of incapacity.

While a Durable Power of Attorney does not legally expire under California law, best practice is to keep it updated or re-execute it every 5 years, or sooner if circumstances dictate.



Here's Why:

Financial Institutions May Reject "Stale" Powers of Attorney

Banks, title companies, and other financial institutions commonly reject or refuse to honor powers of attorney if they are more than a few years old, even if legally valid! Financial institutions are concerned about their clients falling prey to fraud, incapacity that occurred after signing, or having outdated agents. Many of these institutions set internal policies that limit the acceptance of stale documents.

Law and Form Updates

California law and powers under the Power of Attorney receive updates periodically in relation to these documents. Re-executing every 5 years ensures the document complies with current status and law, and includes new or expanded powers. Using an outdated form can limit your agent's authority or complicate acceptance of the document.

Changes in Life Circumstances

We know that life changes, which means relationships can change too. When you create a Durable Power of Attorney, you are creating a power for someone to manage your money if you are unable to do so due to incapacity. When they need to use this document, it means you are in a relatively vulnerable position. It is vital to ensure that the person or people you have named are still the right people to have that future power and authority. Reviewing and re-executing helps ensure that you really do have the correct people named.



While it is not legally required to re-execute your Durable Power of Attorney every 3–5 years, it is a vital component of ensuring that avoidable concerns do not cause catastrophic results.

The “Delta” Between Protecting Your Business Brands and Leaving Your Business Assets Exposed

A new lawsuit by Delta Air Lines against Marriott International highlights how even established companies can clash over brand identity. Delta claims that Marriott’s use of the “Delta Hotels” name, logo style, and color scheme causes confusion with its famous “DELTA” trademark, especially since both operate in the travel industry. Marriott counters that it had acquired the hotel chain years ago and has a right to use the name.

The case underscores the importance of clear trademark ownership, distinct branding, and well-defined coexistence agreements. While these are giants in the industry, no matter the size of your business today, Trademarks can be vital in the future.

What This Means for Businesses

This dispute is a reminder that trademarks aren’t just logos. They’re legal rights that protect your business identity. A registered trademark:

- Prevents others from using confusingly similar names or designs
- Strengthens your position if disputes arise
- Adds value and credibility to your brand

As industries evolve and brands grow, unexpected overlaps can spark trademark disputes, just like airlines and hotels in this case.

Protect Your Brand

Our firm helps businesses search, register, and enforce trademarks in the U.S. and abroad. If you’d like to review your brand protection strategy or ensure your marks are properly registered, contact our trademark team today.



Why Changes Call for a Fresh Look at Your Estate Plan:

Even the best estate plan is not meant to sit on the shelf forever. Life changes, and when it does, your estate plan needs to change with it. We recommend that you review your estate planning documents annually at home, and with us every 3-5 years. Taking a little time now can prevent confusion, conflict, and unnecessary court involvement later.

Family Changes

Marriages, divorces, births, and deaths can all affect our estate plans. From your legal name, who should serve as trustee, who should inherit and how, all of this can affect what your estate plan should say. A new grandchild may inspire you to add an education trust; a divorce may mean changing who can make your medical decisions; a new home may change your asset level. Regular updates ensure your plan reflects your *current* wishes - not your outdated ones.

Financial changes

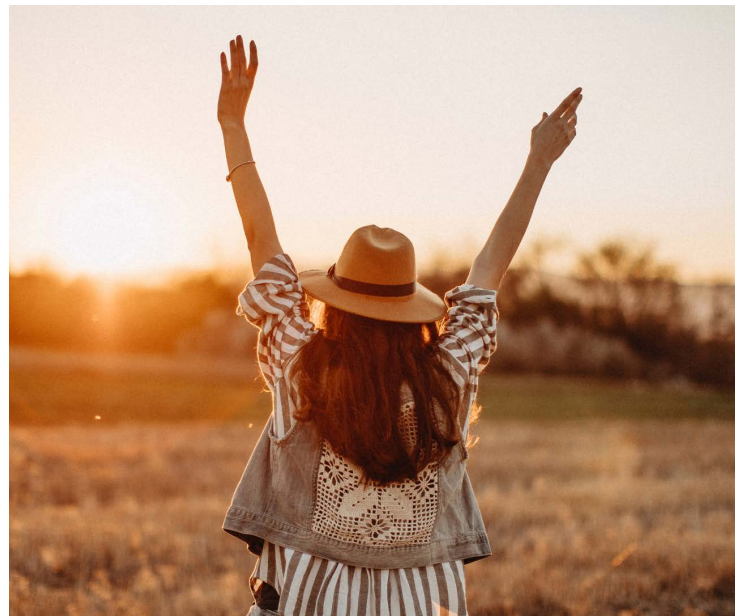
Acquiring or selling property, opening new brokerage accounts, or receiving an inheritance can all shift the size and structure of your estate. If your trust isn't properly funded or written, this can cause probate issues, tax consequences, and inheritance risk.

Legal and Tax Updates

California and Federal laws evolve regularly - from property tax reassessment rules like Proposition 19, to changes in the federal estate tax exemption and digital asset access laws. Outdated documents can limit your trustee's authority or miss out on important protections that new laws and drafting provide.

Peace of Mind

We are here to ensure that your legacy is protected and fulfilled and that you have peace of mind - knowing that if something happens, your loved ones will have clear guidance and legal authority to carry out your wishes without unnecessary complications, taxes, court involvement, or any of the other myriad of issues we see when proper planning is not done.



Begin with the end in mind.

—Stephen Covey

Copenbarger in the Community

At our firm, giving back isn't just something we do - it's part of who we are. The communities where we live and work have supported us for generations, and it is important that we continue to pour that support back in meaningful ways. Over the past year, our team has had the privilege of partnering with incredible organizations that make a difference every day.



In Southern California, we joined Operation Christmas Child to help bring joy and hope to children around the world. We were also honored to underwrite a significant portion of a first responders dinner thanking hundreds of first responders and their families in Huntington Beach. This included Fire, Marine Safety and Police officers. In Northern California, we sponsored Oakridge Elementary's home and school club, helping fund their physical education and music programs so that every child can explore their creativity and physical well-being. Our staff also came together to fill backpacks for students who couldn't afford supplies, ensuring students start the school year strong. In South Africa, we supported Abba's Pride, providing meals during school breaks when resources are unavailable for children.

Each of these efforts reflect our shared belief that service to clients, to one another, and to our communities is at the heart of our mission. We are proud of the impact that we have made together and are even more excited for the opportunities ahead to continue being a force for good.



Abba's Pride



Operation Christmas Child



Huntington Beach First Responders Appreciation Event

Contact Us:

Email us at info@copenbarger.com and let us know how we can support your group, non-profit, or organization!

We are proud to shine this year's employee spotlight on Victoria Rayman and Ashia Keyes.



Victoria Rayman

Junior Partner | Estate Planning Department

We would like to celebrate Victoria Rayman, our new junior partner and the head of our Estate Planning department. Victoria has been part of the Copenbarger family for 7 years and has played a key role in shaping the way we serve our clients and support one another as a team. Her leadership, dedication, and genuine care for both clients and colleagues have set a high bar for excellence within the firm. Under Victoria's guidance, our Estate Planning department has grown stronger, more collaborative, and more efficient, ensuring that every client receives the thoughtful, personalized planning that defines Copenbarger Law Firm. Her ability to combine deep technical knowledge with passion and humility has earned her the respect and trust of everyone she works with. As she steps into her new role as junior partner we are excited to see Victoria continue leading with integrity, purpose, and heart. Her journey is a testament to what is possible when talent meets commitment, and we couldn't be more grateful to have her as part of our management team.



Ashia Keyes

Paralegal | Estate Administration

We would like to celebrate one of the bright lights of our team, recognizing someone who is a great example of growth, dedication and compassion, Ashia Keyes. Ashia first joined the Copenbarger Law Firm as a legal assistant and, through her hard work and commitment to learning, has become a talented paralegal. She began her career with us in the Irrevocable Estate Planning department and now plays a key role in the Estate Administration department, where she serves families with compassion and care during some of life's most sensitive transitions. Beyond her client work, Ashia is one of the driving forces behind our internal events and team building initiatives, helping keep our firm connected and our culture strong. Her energy, warmth, and sincerity for people shines through in everything she does. Ashia reminds us every day that professionalism and joy can go hand-in-hand. We are proud to have Ashia on our team and look forward to continuing to see her grow and inspire those around her.

★★★★★ Copenbarger & Copenbarger Stars ★★★★★

Spotlight on Lifestyle Financial

A strong estate plan works best when paired with thoughtful financial planning and clear communication between the professionals guiding you. Your financial advisor and estate planning attorney each play an important role in protecting your wealth, minimizing taxes, and ensuring your legacy is carried out the way you intend. When those efforts are aligned, the result is clarity, confidence, and true peace of mind.

Our firm is fortunate to work with many outstanding financial advisors across California and beyond, each serving clients with their own approach and expertise. Among them, Lifestyle Financial has become one of our closest Synergy Partners because of their shared commitment to client education, proactive planning, and collaboration.



LIFESTYLE

FINANCIAL

EST. 1995

Together, our teams make sure every strategy, whether legal or financial, supports the client's broader goals and values.

We always honor and value our clients' existing financial relationships and will never interfere with those partnerships without direction from the client. Our goal is simply to create stronger coordination between your advisory and legal teams so you can benefit from a fully integrated plan.

If you already have a trusted financial advisor, we encourage you to introduce us so we can work together to give you the best possible results. And if you do not currently have an advisor, Lifestyle Financial is an excellent place to start. Their team shares our values and dedication to helping families achieve lasting financial security.

That is what true synergy looks like.



Hold your mobile device's camera over the QR code, then tap the link to visit the Lifestyle Financial website.

Why Would I Need to Use an Estate Planning Attorney to Create My Estate Plan?

While online DIY services may seem like an affordable and convenient way to create your estate plan, using these services comes with significant risks that can leave you vulnerable when it matters most. Estate planning often seems “simple” but your documents must comply with and follow a complex set of rules, where even seemingly minor errors in drafting or funding a trust can lead to costly consequences. Working with a qualified, licensed estate planning attorney provides essential safeguards that many of these cheap and quick services cannot offer.

One of the most crucial, but overlooked steps when establishing an estate plan, is funding your trust correctly - which means transferring certain assets into the trust's name. If assets are not properly titled, they may still be subject to probate when you die. An experienced attorney will guide you through this process, helping ensure you have the tools necessary to protect your estate fully from probate. If you rely on these DIY services, you are often not working with an attorney, but rather a paralegal or administrative staff member who has no liability if things are not done correctly.

One of the most significant differences between working with an attorney and using these online services is liability protection. When working with these online companies, if an error is made when drafting your plan, or you are not properly advised on how to fund your trust, you may not have any recourse against the company providing the service. If you, your estate, or family end up in court, there is no attorney to sue for malpractice, and in most cases, you spend money fixing that mistake that you can never get back. This can cost families and estates tens of thousands of dollars, and time that cannot be recovered. Moreover, a licensed attorney knows they may have liability if things are not done correctly which increases their desire to make sure you, your family, and assets are fully and properly protected.

If you wonder what a mistake that leads to probate could cost your family, please visit our Probate Calculator on our website: www.copenbarger.com/probate-calculator/.

In short, while online or cheap services seem like a quick fix, your attorneys at the Copenbarger Law Firm are here to provide expertise, personalized advice, and protection. When it comes to something as important as ensuring your family's financial future and avoiding costly probate, you can't afford to take shortcuts.

Why Would I Need to Use a Business Attorney to Form My Business?

Making the decision to form a business is a big step. Whether you are forming an LLC for the liability protection of managing a rental property or you are forming a company to start your next business venture, your business should be tailored to you.

Some people turn to online legal service platforms for a multitude of reasons, including lower upfront costs, convenience, speediness of work, or the perception that it's simply “easy” paperwork. However, many consequences can arise from use of these online services. We always encourage business owners to work with a reputable attorney, instead of cookie-cutter online legal services.



Why Shouldn't I Use DIY Programs? Cont.

First and foremost, online legal service platforms simply ask which entity type you want but Copenbarger's business attorneys help you choose the right structure based on your specific goals, tax situation, liability concerns, ownership structure, and long-term plans. Online forms often use generic templates that may not meet California (or other state) filing standards or omit critical provisions required for legal liability protection.

Online services typically provide a one-size-fits-all template, not tailored to a particular person. Our business attorneys draft custom operating agreements, bylaws, and shareholder agreements that define ownership rights, management duties, decision-making procedures, and dispute resolution methods, preventing internal conflicts that can arise later. We're also able to provide you with business advice when making these decisions that align your business with your goals.

The Copenbarger Law Firm is a full-service estate planning law firm, here we can coordinate your entity formation with tax planning, asset protection, and estate planning to ensure all areas work together harmoniously. Online services do not provide tax advice or ensure your structure aligns with IRS rules, future business goals, or include succession planning for your business.

While online formation may seem less costly upfront, the unfortunate truth is that fixing mistakes later - for example, correcting an improper filing, amending operating agreements, resolving ownership disputes, or dealing with catastrophic consequences when a business owner passes and succession planning was not accounted for can cost you far more than doing it right the first time. The right foundation and legacy planning makes all the difference. Call us today to secure your legacy.

The Litigation Risks of DIY Estate Planning

Online legal services often appear to be an affordable, convenient alternative to hiring an attorney. However, when it comes to estate planning, these do-it-yourself solutions can lead to one of the most expensive and stressful outcomes imaginable: litigation.

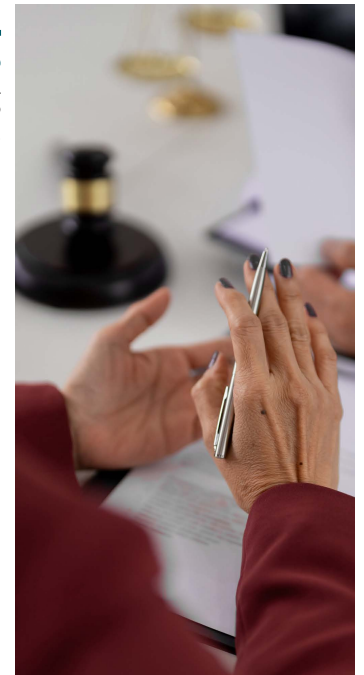
At Copenbarger Law Firm, we frequently see families drawn into court because a loved one's estate documents - prepared online and without legal guidance - were unclear, incomplete, or invalid under California law. Small mistakes, such as incorrect wording, missing signatures, or misinterpretation of state requirements, can create major disputes after death. When that happens, the people you were trying to protect are forced to spend months - or even years - fighting over your true intentions in court.

Litigation stemming from DIY documents can quickly drain estate assets, delay distributions, and fracture family relationships. Courts must interpret what the decedent may have meant, rather than follow what a properly drafted trust or will would have clearly said. In contrast, when you work with an experienced estate planning attorney, every clause, signature, and instruction is crafted with foresight and precision.

Our attorneys not only ensure that your documents are legally sound - they help prevent future misunderstandings and challenges before they arise.

The bottom line: while DIY solutions may seem like a cost-saving option, they often create far greater financial and emotional costs in the long run. A professionally prepared plan is your strongest protection against disputes and unnecessary litigation.

The Copenbarger Law Firm is here to ensure your wishes are honored and your loved ones are spared from avoidable conflict. Peace of mind today means fewer courtroom battles tomorrow.



Preparing for 2026: What You Need to Know About 2025 Gift Tax Reporting

As we close out 2025 and prepare for the upcoming 2026 tax season, now is the ideal time to review any gifts you made during the year and determine whether they need to be reported to the IRS. Proper reporting helps protect your estate plan, prevents future IRS complications, and keeps your long-term planning strategy on track.

A Look Back at 2025 Gift Tax Rules

For 2025, the federal annual gift tax exclusion was \$19,000 per recipient, or \$38,000 for married couples who elected to split gifts. These generous limits allowed many clients to make meaningful transfers to family members, trusts, and future beneficiaries.

Even if no gift tax is owed, the IRS requires certain transactions to be reported using Form 709. Filing ensures your lifetime exemption remains accurate and well-documented going forward.

When Form 709 Is Required for 2025 Gifts

A Gift Tax Return may be necessary if you:

- Gave more than \$19,000 to any individual
- Elected to split gifts with your spouse
- Made gifts to - or funded - irrevocable trusts as part of an advanced planning strategy (GRATs, IDGTs, SLATs, ILITs, etc.)
- Transferred interests in real estate, LLCs, corporations, or family-owned businesses
- Forgave loans or made below-market loans to family members.

These types of transactions are common in thoughtful estate planning but often require year-end reporting.

How Our Team Supports Your Reporting Needs

As you prepare for the 2026 filing season, our Business, Tax & Advanced Planning Department is here to assist with all 2025 gift tax reporting. We regularly handle returns ranging from straightforward annual exclusion gifts to sophisticated wealth-transfer strategies.

Working with our team ensures:

- Accurate and defensible reporting
- Alignment with your overall estate & wealth transfer plan
- Confidence that your filings meet IRS requirements



Your Next Steps Before Filing Season Begins

If you made any gifts in 2025 that may require reporting - or if you're uncertain - please contact us soon.

Beginning the process early allows us to gather necessary information, coordinate valuations, and prepare a compliant Gift Tax Return well ahead of the 2026 deadlines.

When people hear “estate planning” they often picture something for the wealthy or elderly. But in truth, estate planning is about protection and preparation - and those exist at every stage of life. Whether you just turned 18, are enjoying your retirement years, or are starting to prepare for a reality where you are no longer here, having a plan in place ensures your wishes are known, loved ones are protected, and you have an advocate when you cannot advocate for yourself.

Young Adults

At age 18, the last thing most of us are thinking about is meeting with an estate planning attorney to discuss legal protections. However, as soon as you turn 18, no person has legal authority to make your medical decisions or manage finances on your behalf. This authority must be given in writing for if or when the time comes that you are no longer able to make these vital decisions. Generally, at 18, you need a simple estate plan consisting of an Advance Health Care Directive and a Durable Power of Attorney.

Working Professionals and Young Families

As careers grow and families begin, estate planning becomes essential to protect what matters most. Wills and Trusts can provide guidance for your surviving spouse, the guardians for your minor children, and the trustee responsible for administering your estate and distributing assets according to your wishes.

Midlife and Beyond

By midlife, priorities often shift to asset preservation and long term care planning. Updating trusts, reviewing tax protection options, and ensuring successor trustees or agents are still appropriate become key. This is the time to ensure that as you move towards retirement that your plan is working for you.

Retirement Years

Later in life, the focus often shifts again to prioritize protecting your independence, planning for health care costs, and leaving a meaningful legacy. Proper planning can help accomplish all of these things. We can help you preserve assets during incapacity in the form of a Medi-Cal Asset Protection Trust, protect you from a Conservatorship using Durable Powers of Attorney and Medical Directives, protect your estate from unnecessary taxes using proper trust provisions, and maintain and preserve your legacy using all the tools at our disposal.

Estate planning is not a one time task - it's a lifelong process. The documents you need and strategies you use will evolve as your life, assets, and goals change. No matter your age or stage of life, having a well-drafted estate plan in place offers clarity, control, and peace of mind for both you and your loved ones.



Just as important as having a plan in place is having a relationship with the attorney who helps you create it. At Copenbarger Law Firm, we take those relationships seriously. We believe that knowing our clients - their families, their values, and their goals - allows us to provide truly personal guidance at every step.

This is why we offer ongoing opportunities to connect with us through educational webinars, in-person seminars, and community events designed to keep you informed and confident in your plan.

How to Protect Your Assets from Medi-Cal

As we age and as life events happen, one of the biggest concerns we hear from our clients is, “How will I afford advanced care needs, and will the government take my assets after I’m gone if I use their help?”. We want to help “myth-bust” some Medi-Cal concerns.

Myth: Medi-Cal Will Claim My Assets After I Am Gone

This is a myth! Medi-Cal Recovery is a process that happens in California when someone who received Medi-Cal benefits passes away with a probatable estate. After a person dies, the State may ask their family to pay back some of the costs for the medical care that Medi-Cal covered. This can be very stressful for families during a difficult time.

However, with proper planning, including a Revocable Living Trust, Medi-Cal is unable to recover what they paid towards your care. They can only recover from assets that go through Probate when you die.

Myth: The State Will Take My Home If I Am On Medi-Cal

This is a myth! So long as your home is considered your primary residence, the State cannot take your home or use the value against you if you are on Medi-Cal or trying to qualify for benefits.

Myth: If I Have Too Many Assets, I Cannot Qualify For Medi-Cal

This is a myth! With proper planning, through use of a Medi-Cal Asset Protection Trust, you can preserve assets for yourself and a loved one while still qualifying for Medi-Cal benefits, but planning must be done correctly. Many people believe that if they gift their assets or try other quick solutions that they can reduce their assets and qualify. However, Medi-Cal has a very strict “Lookback” rule that can trigger the inability to receive benefits for 30 months.

Proper Planning = More Options with Less Risk.



So now that you know there are protection options, how can you make sure you take advantage of them?

How to Protect Your Assets from Medi-Cal

So now that you know there are protection options, how can you make sure you take advantage of them?

How to Protect Your Home and Assets

There are ways to protect your assets and avoid losing them to Medi-Cal recovery after you pass.

Here are some options:

Life Estates

A life estate allows you to keep living in your home while giving ownership to someone else after you pass away. For example, if Jane gives her home to her children, but keeps the right to live there for the rest of her life, this can help protect the home from being sold later for Medi-Cal costs. When Jane dies, the house goes directly to her children without going through a long legal process called probate.

Irrevocable Trusts

Using a Medi-Cal asset protection trust, you are able to preserve your assets while financially qualifying for Medi-Cal. We created the Medi-Cal asset protection trust after watching a married couple's assets completely deplete while taking care of one of them in a Long Term Care Facility. This should never have to happen. There must be other options. And the great news is, there are. We have now protected hundreds of clients under the Medi-Cal trust, allowing them to maximize options and receive top protection. However, it has to be done right! This is a trust that is more complex than the Revocable Trusts many people are used to discussing. Come speak with us, your qualified attorneys, if you wonder if a Medi-Cal Trust is right for you.

Revocable Trusts

A revocable trust is also used to protect assets from Medi-Cal, but specifically related to avoiding Medi-Cal recovery. As stated above, the only assets Medi-Cal can go after once you die are probatable assets. If your assets are properly protected under a Revocable Living Trust, Medi-Cal cannot seek recovery from them.



Changes in Medi-Cal Rules (Again)!

Many of you have heard us discuss Medi-Cal over the 2025 year, highlighting some huge changes that Medi-Cal made January 1, 2025. For the 2025 year, Medi-Cal was not looking at a person's assets to determine if they would qualify for Medi-Cal financially, but instead looking at their income. However, after just one year of these new rules, Medi-Cal has decided to revert back to the asset rules. So what does this mean?

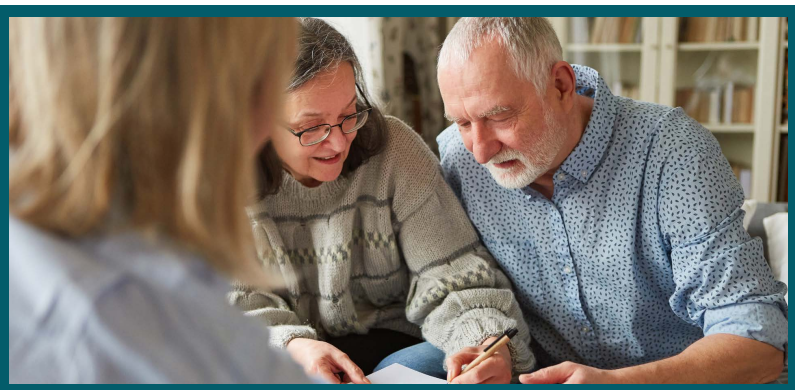
New (or Old) Focus on Assets

Starting January 1, 2026 Medi-Cal will look at a person's asset level to determine whether or not they will qualify for Medi-Cal. In determining whether or not you would be eligible for Medi-Cal, we are going to help evaluate what assets you have, and the value of them.

Primary residences, so long as claimed and used as a primary residence, are not used against you for Medi-Cal qualification. Retirement principal will not be looked at in the consideration for Medi-Cal qualification.

Almost all other assets will be. If you as an individual have more than \$130,000 +\$65,000 for every other individual in your household, you would not, on your own, qualify for Medi-Cal.

However, with proper planning you still could! Keep an eye out for our seminars and webinars, where we will discuss more in depth what these rules mean, and how they may apply to you.



Why Planning is Important

It's important to plan ahead. If you start early, you have more choices to keep your home safe. For example, with a revocable living trust, your family can keep your home after you die without paying back Medi-Cal. There are also special trusts that help you keep your income while qualifying for Medi-Cal benefits.

How Copenbarger Estate Planning Attorneys Can Help You Keep Your Home Safe and Qualify for Medi-Cal Benefits:

If you want to protect your home and assets and better understand your options, reach out to us. Our experienced estate planning attorneys can help you create the right plan to keep your home safe and ensure that you qualify for Medi-Cal benefits.

Protecting your home and assets from Medi-Cal recovery is crucial for families. By learning about life estates, irrevocable trusts, and the recent changes in Medi-Cal rules, you can take important steps to secure your family's future. Don't hesitate to contact the team at Copenbarger & Copenbarger for expert guidance through the process!



200 Sandpointe Ave. Suite 150
Santa Ana, CA 92707

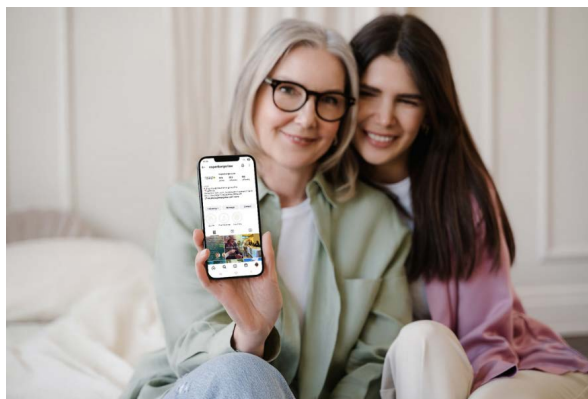
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