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Most people consider estate planning only in terms of what happens to the assets they own (or who inherits) when they pass away. Through our experience, we have learned that estate planning can bring peace of mind in many ways.

You have the power to create a plan that will make you feel comfortable and safe. Choosing the right person (to put ***your plan*** **into action**) to act as **Successor Trustee**, **Executor**, **Attorney-in-Fact** and **Agent for Health Care** is one of your most important life decisions. Jane and Marguerite have years of experience serving in the Estate Planning community as Professional Fiduciaries, supported by a great staff. We continue to improve our relationship management skills, we invest in continuing education and work on our expert resource development. Here is a brief description of each of the standard estate planning documents and the job title related to it.

The Trust – Successor Trustee – You are the first Trustee of your Trust. The Trust operates both when you are alive and after you have passed away and can control important issues like; how you choose to live, who you choose to support, how you will be cared for if you become incapacitated, the standards others have to follow to receive your generosity and who is in charge of getting the work done, etc.

The Will – Executor – Your "Last Will and Testament" is your written plan for your assets after your death. Often, a "Pour Over" will is used in conjunction with the Trust documents and instructs the Executor to put assets into the Trust if this was not accomplished before death. This document also lists who you select as guardian(s) for minor children.

Power of Attorney for Finance – Attorney-in-Fact (or Agent) – This document may have different titles and yet it has far reaching instructions and is only in effect while you are living. We recommend that you read all of your documents and understand when your Attorney-in-Fact can begin serving you.

Advance Health Care Directive – Agent for Healthcare – Your selected Agent may be the one to decide what medical procedures will be performed on you, when you cannot speak for yourself. We recommend that a friend or family member who is close to you serve as Agent. For those who do not have someone to select, we are willing to serve and we strive to understand your wishes and carry them out.

Every estate plan gets adjusted as one's life grows and changes. *We work directly with your Estate Planning Attorney and Financial Advisor regarding specifics in your plan.* An experienced Attorney will have insights into tax benefits, charitable donations, **your plans for the last years of your life** and will be able to **explore your choices with you**. Long before you choose to stop doing the work as Trustee yourself, you will need to tell your attorney **who you select to do the work of implementing your plan**. We urge you to get your wishes known and put into writing, as this is the best way we know of to avoid Probate, to maintain your quality of life and to sustain family harmony.

Think about who you would select (or have selected) to serve you if you resign as Trustee of your Trust; become Incapacitated (Temporarily or Permanently) or Die. We have included some questions to consider.

1. ***Does my successor trustee have experience and expertise in handling finances?***
2. ***Does my successor trustee have good accounting and bookkeeping skills?***
3. ***Is my successor trustee compatible with all beneficiaries of the trust and other members of the family?***
4. ***Will my successor trustee be able to devote sufficient time to the management of the trust, unburdened by other obligations such as a job or a family?***

We encourage you to use the above questions to interview your potential Successor Trustee. If you select a professional as your successor, give yourself an opportunity to get to know the person. Find out which organizations they belong to (like the Professional Fiduciary Association of California or the National Guardianship Foundation) and what training they have received (designations such as, Certified California Fiduciary or Certified Trust and Financial Advisor from the Institute of Certified Bankers).

Whomever you select as your Successor Trustee should receive a complete copy of your Estate Planning Documents so he/she has the opportunity to ask questions and be sure of what you intend your trust to accomplish. It is very helpful to your successor to keep him/her up to date with any changes. **Who have you selected to be in charge after you?**

Contact us to discuss how we can help you fulfill your vision of your estate plan.

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