Estate Planning

A Guide to Planning Your Legacy

Provided by CASA of Santa Cruz County

CASA
Court Appointed Special Advocates
FOR CHILDREN
OF SANTA CRUZ COUNTY

For Further Information Contact:
Magi Diego, Development and Communications Director
magi@casaofsantacruz.org
831-761-2956 x106

CASA of Santa Cruz County is pleased to provide this guide as a resource to help you understand the key documents and decisions involved in creating an estate plan. It will also help you gather information and prepare for a meeting with your attorney. Organizing your information and considering your options in advance can make the estate planning process much easier and less expensive, while fulfilling your wishes for family, friends, and the causes you care about.

> For young people like Willow, consistent support can make all the difference. Her CASA Advocate showed up week after week, year after year, ensuring she didn't have to navigate foster care alone.
>
> *"Having someone who consistently showed up was exactly what I needed most."*
> -Willow

For 35 years, our community of supporters has empowered CASA to advocate for hundreds of children and youth throughout Santa Cruz County. We are deeply grateful for the trust you place in us and the difference you help make in their lives. We hope your legacy will help ensure that, for the next 35 years and beyond, every child we serve has someone in their corner to speak up, show up, and help them build a brighter future.

Leaving a Legacy To CASA

Creating an estate plan is an important step in providing and caring for those you love and for yourself. A well-thought-out plan enables you to leave a legacy, protect your assets, and provides peace of mind knowing that your wishes will be carried out. As you form your estate plans, we hope you will consider including CASA of Santa Cruz County. A legacy gift can provide sustainable support that helps ensure CASA can continue advocating for children and youth for generations to come.

We invite you to reach out to us to learn more about legacy giving opportunities or to confirm your existing plans. Please see the pages 15-16 and contact: Magi Diego, Director of Development and Communications magi@casaofsantacruz.org 831-761-2956.

Thank you for considering a legacy that will help children and youth thrive for generations to come.

With Gratitude,

Lynne Petrovic
Executive Director

Essential Estate Planning Documents

Living (Revocable) Trust
A living trust is a legal document that allows you to name someone you trust to manage and distribute your assets if you become unable to do so, and to determine who receives them after your death. In many states, including California, a living trust can help your loved ones avoid the costly and time-consuming probate process—the court-supervised process of settling an estate, paying debts, and distributing remaining assets. If there is no will or trust, state law determines who receives your property. A living trust helps ensure your wishes are clearly communicated, giving your loved ones greater peace of mind and reducing the burden of navigating the courts.

A well-prepared trust names two important people:
1) A Successor Trustee to carry out your wishes when you no longer can
2) A Guardian to care for your minor children, if applicable.

Once you've created your trust, you should review it every five years or whenever there are major changes in estate or tax laws, whichever is sooner, to ensure that the document still reflects your wishes. Because a Living Trust is Revocable, you will be able to make any necessary changes to the document to keep it up to date.

Last Will and Testament
A will is a written document that outlines how you want your property distributed after your death and who you want to serve as executor or personal representative of your estate. It is typically signed by you and witnessed according to the laws of your state. Having a will helps ensure your wishes are clearly communicated and can help reduce uncertainty and conflict for your loved ones.

If you have a living trust, most of your wishes regarding your assets will be outlined in the trust rather than in your will. You will still need a **Pour-Over Will**, which works with your revocable living trust to transfer certain assets to the trust after your death. A will can also be used to make specific bequests of personal belongings, such as jewelry or household items, that are not titled in the name of the trust.

If you do not have a trust, your will becomes the primary document directing how your property is distributed through the probate process. Without a will, state law generally determines who inherits your assets and, in some circumstances, who will serve as guardian for minor children. This can result in additional costs, delays, and potential conflict for your family. Creating a will gives you the opportunity to make these important decisions yourself.

Advance Healthcare Directive
An Advance Healthcare Directive allows you to name someone you trust to make healthcare decisions on your behalf if you are unable to make or communicate those decisions yourself. This person can work with your healthcare providers to help ensure you receive care that reflects your wishes and values.

An Advance Healthcare Directive also allows you to communicate your preferences for end-of-life care, giving your loved ones and medical providers guidance about the care you would want.

Your estate planning attorney can help you create an Advance Healthcare Directive. Many hospitals and medical centers also provide forms you can use to document your wishes.

Durable Power of Attorney for Finances
There may come a time when you are not able to manage your finances due to incapacity. A durable power of attorney allows you to appoint someone to make financial decisions, ensure your property is being cared for, and your bills are being paid when you cannot manage these things yourself.

A durable power of attorney for finances permits you to select the person who will act on
your behalf, rather than having the Court appoint a conservator. It enables you to select someone you trust and who shares your values.

Beneficiary Designations
Many financial accounts, including retirement accounts, life insurance policies, investment accounts, and bank accounts, allow you to name one or more beneficiaries to receive those assets after your death. You can generally designate specific percentages for each beneficiary, including individuals, trusts, or charitable organizations.

Assets with valid beneficiary designations generally pass directly to the named beneficiaries outside of probate. These designations can take precedence over instructions in your will or trust, so it is important to review them regularly and keep them up to date as your circumstances change.

If you wish to leave part of your estate to charity, naming a charitable organization as a beneficiary of retirement assets, such as an Individual Retirement Account (IRA), may be an especially tax-efficient option. Because charitable organizations generally do not pay income tax on inherited retirement assets, more of your gift may go toward supporting the causes you care about rather than toward taxes.

Taking Time to Prepare

The following pages include worksheets to help you prepare for a meeting with your estate planning professional.

Before meeting with an attorney, take some time to reflect on what matters most to you and the people you love. Think about the legacy you hope to leave, how you want to provide for your loved ones, and the wishes you want your estate plan to reflect. Gathering important information and considering these decisions in advance can help you feel more prepared and confident when it is time to meet with your attorney.

Having these details organized and your wishes thoughtfully considered will give your attorney the information they need to help you create or update your will, trust, and other estate planning documents. It can also make your meeting more focused and productive, potentially saving you time and money.

ESTATE PLANNING WORKSHEETS

Your Personal Information

Please tell us about you and your family. Spell names exactly as you want them to appear in your estate documents, using full legal names, not nicknames.

Your Full Legal Name _______________________________[ ] Male [ ] Female [ ] Non-binary
Date of Birth______________________ Social Security Number _____________________
Home Address ____
City State Zip ____
Home Phone _______________________ Cell Phone ___________________________
Email ____

Current Marital Status:
[ ] Single [ ] Married [ ] Widowed [ ] Legally Separated [ ] Divorced

Prior Marriages: If you were in previous marriage(s) that ended in divorce,
when did that marriage end? ____
If you are widowed, when did your spouse pass away? ___________________________

Check which documents you presently have: [ ] Will/Pour Over Will [ ] Living Trust
[ ] Durable Power of Attorney/Healthcare [ ] Durable Power of Attorney/Finances
When were these last updated ____

Your Estate Planning Goals

You may have a number of goals that you want carried out through your estate plan. Listed below are several types of goals. Please indicate how important these goals are by checking the appropriate numbered box (one is low importance and five is high):

	(Low) 1	2	3	4	(High) 5
Provide for spouse or children	☐	☐	☐	☐	☐
Provide for guardianship of minors	☐	☐	☐	☐	☐
Provide for healthcare if disabled	☐	☐	☐	☐	☐
Protect against liability	☐	☐	☐	☐	☐
Reduce estate taxes	☐	☐	☐	☐	☐
Increase current income	☐	☐	☐	☐	☐
Create a charitable legacy	☐	☐	☐	☐	☐
Plan for business Other goals	☐	☐	☐	☐	☐
____________________________	☐	☐	☐	☐	☐

Your Children

☐ Yes, I have children (If so, how many?________) – or -- ☐ No, I do not have children.

If the answer above was yes, please complete the following information for each child. Please list all of your children, whether minors or adults, including deceased children, children from a prior marriage, as well as any children who were adopted or are foster children. Please attach additional pages as needed. If you wish to exclude a child as a beneficiary of your estate, check the "Exclude from Plan" box.

1. Full Legal Name ______________________________________ [ ] Male [ ] Female
Date of Birth_______________________ Social Security Number ______________________
Home Address ____
City State Zip ____

Status (check all that apply):
[ ] Married [ ] Single [ ] Needs Special Care [ ] Dependent [ ] Exclude from Plan
Parentage: [ ] Child of Present Marriage [ ] Child of Prior Marriage or Relationship [ ] Adopted
[ ] Foster [ ] Deceased

2. Full Legal Name ______________________________________ [ ] Male [ ] Female
Date of Birth_______________________ Social Security Number ______________________
Home Address ____
City State Zip ____

Status (check all that apply):
[ ] Married [ ] Single [ ] Needs Special Care [ ] Dependent [ ] Exclude from Plan
Parentage: [ ] Child of Present Marriage [ ] Child of Prior Marriage or Relationship [ ] Adopted
[ ] Foster [ ] Deceased

3. Full Legal Name ______________________________________ [ ] Male [ ] Female
Date of Birth_______________________ Social Security Number ______________________
Home Address ____
City State Zip ____

Status (check all that apply):
[ ] Married [ ] Single [ ] Needs Special Care [ ] Dependent [ ] Exclude from Plan
Parentage: [ ] Child of Present Marriage [ ] Child of Prior Marriage or Relationship [ ] Adopted
[ ] Foster [ ] Deceased

Your Spouse

Spouse's Full Legal Name ____ [ ] Male [ ] Female
Date of Birth_______________________ Social Security Number ______________________
Home Address ____
City State Zip ____
Home Phone ________________________ Cell Phone ____________________________
Email ____

Was your spouse previously married? [ ] Yes [ ] No
If previously married, how did the marriage end? [ ] Divorce [ ] Annulment [ ] Death

Check which documents your spouse presently has: [ ] Will/Pour Over Will [ ] Living Trust
[ ] Durable Power of Attorney/Healthcare [ ] Durable Power of Attorney/Finances
When were these last updated ____

Do you or your spouse have a prenuptial agreement that identifies and disposes of separate spousal property? If yes, attach a copy for your attorney

1. Lifetime Gifts. You may have made substantial tax-free gifts to children or other heirs. If you have, please list those below or attach a list of those gifts to this guide.
____

2. Trustee, Guardian or Executor. Are you currently serving in this capacity? [ ] Yes [ ] No

3. Inheritance. Is it likely that you may receive an inheritance? [ ] Yes [ ] No

4. Safe Deposit Box. List the bank and address where your box is located.
Bank Address _____________________________
City State Zip ____
Identify the name of the person who has the key. __________________________________

Guardian for Minor Children

Please name the person to be Guardian for Minor Children (If Applicable)
Name of Guardian ________________________________ Email ______________________
Address ____
City State Zip ____
Home Phone _____________________________________ Relationship ________________

Please name an Alternate Guardian
Name of Guardian ________________________________ Email ______________________
Address ____
City State Zip ____
Home Phone _____________________________________ Relationship ________________

Your Successor Trustee(s)

A trustee is responsible for managing the property owned by a trust for the benefit of the trust beneficiaries. Typically, you will be the first Trustee of your Living Trust. When you are no longer able to manage your finances, your Successor Trustee will step in to serve. Trustees may be a friend or family member, a corporate trustee, or a licensed personal fiduciary.

Please name the person or entity you wish to appoint as your Successor Trustee
Name of Individual or Corporation__________________________ Email ____________________
Address ____
City State Zip ____
Phone _______________________________________ Relationship ______________________

Please name an Alternate Successor Trustee
Name of Individual or Corporation__________________________ Email ____________________
Address ____
City State Zip ____
Home Phone _______________________________________ Relationship _________________

Your Executor

Executors are the people you trust to manage the affairs of your estate after you pass away. Typically an executor will be required to complete these 8 steps:

1. Submit your will to the probate court
2. Locate your heirs
3. Determine your estate assets and values
4. Pay bills and the estate attorney
5. Make debt payments
6. Resolve any estate controversies
7. File final income tax and estate tax returns
8. Distribute your assets to heirs

Your Executor should be someone you trust to manage all these duties and to uphold your values and wishes.

Please name the person you wish to appoint as your Executor
Name of Executor __________________________________ Email _______________________
Address ____
City State Zip ____
Home Phone _______________________________________ Relationship _________________

Please name an Alternate Executor
Name of Executor __________________________________ Email _______________________
Address ____
City State Zip ____
Home Phone _______________________________________ Relationship _________________

Your Healthcare Representative

A durable power of attorney for healthcare empowers the person you select to make key decisions for your care. It could be the same person you appoint as Trustee and/or Executor, or someone else.

Please name the person you wish to appoint as Power of Attorney for Healthcare
Name of Executor ________________________________ Email ______________________
Address ____
City State Zip ____
Home Phone _____________________________________ Relationship ________________

Please name an Alternate Power of Attorney for Healthcare
Name of Executor ________________________________ Email ______________________
Address ____
City State Zip ____
Home Phone _____________________________________ Relationship ________________

Your Power of Attorney for Finances

A power of attorney could be the same person you appoint as Trustee and/or Executor, or someone else.

Please name the person you wish to appoint as Power of Attorney for Finances
Name of Executor ________________________________ Email ______________________
Address ____
City State Zip ____
Home Phone _____________________________________ Relationship ________________

Please name an Alternate Power of Attorney for Finances
Name of Executor ________________________________ Email ______________________
Address ____
City State Zip ____
Home Phone _____________________________________ Relationship ________________

Your Finances

Please list all of your assets and liabilities. This will help your advisor plan your estate.

Assets	$ Total Value of Asset	Joint Property	Your Property	Spouse's Property
Example Property	$298,000		✓	
Real Estate				
Main Residence Address		☐	☐	☐
Second Residence Address		☐	☐	☐
Vacation Home		☐	☐	☐
Time Share		☐	☐	☐
Other Real Estate		☐	☐	☐
Checking and Savings Accounts				
Bank Account - Bank(s) and Account Types		☐	☐	☐
		☐	☐	☐
		☐	☐	☐
CDs/Money Market Funds/Credit Union Accounts				
Account (Custodian or Account Type)		☐	☐	☐
		☐	☐	☐
		☐	☐	☐
Tax Sheltered Annuity - Not in Retirement Plan		☐	☐	☐

Investments				
Bonds or Bond Fund Custodian, Account Number		☐	☐	☐
Stocks or Stock Fund Custodian, Account Number		☐	☐	☐
Savings Bonds		☐	☐	☐
Personal Property				
Furniture/Household Furnishings		☐	☐	☐
Tools & Equipment		☐	☐	☐
Antiques/Collections		☐	☐	☐
Jewelry		☐	☐	☐
Automobiles		☐	☐	☐
Recreational Vehicles		☐	☐	☐
Other Vehicles		☐	☐	☐
Business Interests		☐	☐	☐
Life Insurance - Face Amount/Death Benefit		☐	☐	☐
Retirement (IRA/401(k)/403(b)) Custodian, Account Number		☐	☐	☐
Other Retirement Plan		☐	☐	☐
Miscellaneous		☐	☐	☐
Total Assets: $		☐	☐	☐

Liabilities	$ Total Amount of Debt	Joint Debt	Your Debt	Spouse's Debt
Mortgage on Personal Residence		☐	☐	☐
Mortgage on Second Residence		☐	☐	☐
Mortgage on Vacation Home/Other Real Estate		☐	☐	☐
Vehicle Debts		☐	☐	☐
Charge Accounts		☐	☐	☐
Installment Contracts		☐	☐	☐
Loans on Life Insurance		☐	☐	☐
Other Debts		☐	☐	☐
Total Liabilities/Debts: $		☐	☐	☐
TOTAL ESTATE: $ *(Assets Less Liabilities)*		☐	☐	☐

Leave a Legacy

An estate gift to CASA of Santa Cruz County is a meaningful way to make a difference for children and youth long into the future. It allows you to extend your support beyond your lifetime, helping ensure that young people involved in the foster care and juvenile court systems have a dedicated advocate by their side for years to come.

With thoughtful planning, you estate plan can provide for the people you love and the causes that matter to you. Depending on your circumstances, an estate give may also offer tax benefits.

We have provided some basic bequest language to assist you and your attorney.

Bequest of a Specific Dollar Amount:

"I hereby give, devise and bequeath **[$_____]** to Court Appointed Special Advocates (CASA) of Santa Cruz County a non-profit organization located at 813 Freedom Blvd., Watsonville, CA 95076, Federal Tax ID: 77-0305354 for CASA of Santa Cruz County's general use and purposes."

Bequest of Percentage of an Estate:

"I hereby give, devise and bequeath **[___%]** to Court Appointed Special Advocates (CASA) of Santa Cruz County a non-profit organization located at 813 Freedom Blvd., Watsonville, CA 95076, Federal Tax ID: 77-0305354 for CASA of Santa Cruz County's general use and purposes."

Bequest of Specific Real Estate:

"I hereby give, devise and bequeath all of the right, title and interest in and to the real estate located at **[*insert address here*]** Court Appointed Special Advocates (CASA) of Santa Cruz County a non-profit organization located at 813 Freedom Blvd., Watsonville, CA 95076, Federal Tax ID: 77-0305354 for CASA of Santa Cruz County's general use and purposes."

Beneficiary Designations

If you plan to leave a gift to CASA of Santa Cruz County in your estate plan, naming CASA as a beneficiary of a retirement account, life insurance policy, bank account, or other financial asset is one of the simplest and most flexible ways to give. Beneficiary gifts are easy to establish and can often be changed as your circumstances or wishes change. They may also provide tax benefits to your heirs. For example, retirement assets left to individual beneficiaries may be subject to income tax, while a charitable organization generally receives retirement assets without paying income tax.

To name CASA as a beneficiary, simply complete a beneficiary designation form provided by your financial institution or plan administrator with the following information.

Beneficiary Information:
Court Appointed Special Advocates of Santa Cruz County
EIN: 77-0305354
Address: 813 Freedom Blvd., Watsonville, CA 95076
Phone: (831) 761-2956

Other planned giving options include Charitable Gift Annuities, Charitable Remainder Trusts, and Bargain Sales or Life Estates with Real Property. You may also name CASA of Santa Cruz County as a remainder beneficiary of your Donor Advised Fund. Your financial advisor, CPA, or estate planning attorney can help you determine which option may be right for you.

If you choose to include CASA of Santa Cruz County in your estate plans, please let us know. We would be grateful for the opportunity to thank you for your generosity and welcome you into our **Legacy Society**, a community of supporters who have chosen to leave a lasting legacy for children and youth.

We invite you to reach out to us to learn more about legacy giving opportunities or to confirm your existing plans. Please contact Magi Diego, Director of Development and Communications magi@casaofsantacruz.org 831-761-2956 x106.