



PEACE OF MIND™

NEWSLETTER

Exclusively for POM Members

801 E. Charleston Road
Palo Alto, California 94303

October, 2023



Tragedies Underscore the Need for Planning

Floods, hurricanes, and fires of devastating proportions are happening across the globe. They remind us that unexpected, major problems can come up at any time. Some are very personal to us.

To acknowledge this reality is not to be negative or pessimistic. It is to be realistic.

In addition to being sure that your estate planning documents are up to date, we strongly advise you to talk with your family members about your planning, your vision for the future, your legacy, and how important they are to you.

We have clients who were directly affected by the fire in Lahaina. We have clients who were earlier affected by California's fires. Some are still recovering while others have not recovered.

You may or may not have life or other forms of insurance that will give you peace of mind. We remind you that an experienced insurance and financial advisor is in our office every

Thursday to offer free consultations about financial planning and both life and long-term care insurance. If you have any questions or concerns about these topics, give us a call to set up a meeting with Anthony Trias.



Our September 14 *Seminar* on Preserving your Home and your Assets for Generations

These were our first two live seminars since Covid. Hundreds of individuals attended the events at the Marriot Santa Clara.

They were remarkably successful - and a great deal of fun. While attendees enthusiastically indicated that the topic attracted them, many also commented on the importance of personal contact, getting to know us in real life.

We agree that zoom is wonderful, but there is no substitute for getting together in person. Indeed, we recently hosted a live event for POM members at a nearby venue - we will do more!



How Members Used Their POM Hour

Mr. & Mrs. T gave their free hour to their son who is married and has two children. He thought that, because he is young, he does not have to think about Wills, Trusts, Durable Powers of Attorney, and more. He now understands the value and we are preparing a very basic, economical plan to take care of his family.

Mr. & Mrs. P are long time clients. Mrs. P called to get advice about long term care options. It turns out that her husband suffers from early stages of dementia. As happens so often, she said she would not have thought to call, but for her POM membership. We are now implementing a very comprehensive plan to protect both of them, their estate, and to ensure quality care for Mr. P.

POM Member, Mrs. E, met with us to use her free hour. She had no worries but said, “is everything okay with our plan?” Then followed a discussion to get us up to date on family developments. We reviewed her entire plan and assured her everything is in good order. It gave her “peace of mind.”

Mrs. W wants to add a charitable bequest to her estate plan. She wants to give money to an organization that focuses on cleaning up the ocean, and particularly removing plastic debris from the ocean.

She identified an organization to receive the money, believing that it was tax exempt. We double checked and learned that it is not. We advised her about two tax exempt organizations that focus on this type of work. Her updated trust will correctly identify one of the two tax exempt organizations to receive her bequest.

Ms. N, a Peace of Mind member for over 15 years, is making a number of changes in her

bequest or distribution plan. In the consultation, the very important topic regarding healthcare decision-making was also discussed. This was not the primary motivation for the meeting but was of great value to our client.

The message: there is always a “presenting issue,” and there are always other topics that require or reward attention.

Be sure to use your free hour or give it away!



Exclusive Peace of Mind Webinar
Possible and Real Legislative Developments Regarding Tax, Medi-Cal, and Quality of Care

Date: October 26, 2023

Time: 2:00 PM

Register Online at www.Gilfix.com/peace-of-mind/webinars/

In this talk, Michael Gilfix and Mark Gilfix will discuss new and possible new legislation that will directly affect all of us. Special attention will be given to quality-of-life considerations.

UPCOMING EVENTS

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Date: October 26, 2023

Time: 2:00 PM

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★Use or Share your FREE hour POM consultation★

Remember: If you do not plan on using your annual consultation, let a family member use it. It is transferrable. Use the attached certificate and just make the appointment!

PEACE OF MIND

FREE CONSULTATION* CERTIFICATE

I/We, _____, give to _____
[POM Member] [Recipient]

our 20____, annual free Peace of Mind Consultation to be used on or before
_____, 20____.

Dated: _____

[POM Member]

[POM Member]

*When calling to make this appointment, please indicate that you have this Certificate

GILFIX & LA POLL ASSOCIATES, LLP

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Member Newsletter

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