



The Law Firm of
**KAVESH
MINOR &
OTIS, INC**

Estate Planning Specialists
for your peace of mindSM

1.800.756.5596



MAY 2022 ISSUE

[Our Firm](#)

| [Resources](#)

| [Seminars](#)

| [FAQs](#)

| [Contact Us](#)

IN THIS ISSUE

NOTE: If any of these links are not working for you, [click here](#) to view this email in your browser.

MAIN ARTICLE:

["What Are My Rights as a Beneficiary?"](#)

SECONDARY ARTICLE:

[Home Health Aid Costs See the Sharpest Increase in Annual Long-Term Care Survey](#)

FINANCIAL PLANNING:

[Important Market Updates](#)

[Sign Up for a FREE Living Trust Seminar](#)

[Client Testimonials](#)

VOTE FOR US:

[South Bay's BEST Living Trust Attorneys](#)

RECIPE OF THE MONTH:

"What Are My Rights as a Beneficiary?"

by Attorney Philip Kavesh



In a previous article, we explained how children or other beneficiaries of an estate planning client have limited rights to obtain information or be involved in the estate planning process when the client is still alive and not incapacitated. (See ["Sorry, Kids, We Can't Talk to You!"](#))

[Pastel Butter Cookies](#)

FREE DOWNLOAD:

[The Questions You Should Ask
When Choosing Your Estate Planner](#)

[Quote of the Month](#)

LIVING TRUST SEMINARS

**These seminars are for the public and
also for our existing clients who want
to bring family or friends!**

PLEASE NOTE:

Some of our seminars listed below are currently being held in-person. If you, or someone you know, would like to attend a virtual seminar instead, including any friends and family who might not live in the area, we also have some limited virtual seminars (noted below), or please [send us an e-mail](#) and we can book a private viewing of our seminar online.

(Also note: We may provide services to anyone residing in California without them having to travel to our offices.)

IN-PERSON LIVING TRUST SEMINARS

**SATURDAY
May 7th**

9:30am - 11:30am

Torrance Marriott Hotel

3635 Fashion Way

Extremely Limited Capacity

REGISTER

VIRTUAL LIVING TRUST SEMINAR

**TUESDAY
May 24th**

9:30am - 11:00am

Online Webinar

However, when a client passes away or becomes incapacitated, the children or other beneficiaries DO then acquire certain rights which they should be aware of and may wish to exercise. In this article, we will discuss the 5 Key Beneficiary Rights.

Before we do, please keep in mind the following. First, when we refer to the "Trustee" we will mean the person appointed by the client to be in charge of his or her Living Trust, as well as the person named under his or her Will and Power of Attorney. They are usually the same person. Second, a beneficiary's rights are determined not only by the terms of the Trust and other related documents, but by state laws. This can at times become a bit confusing, since the states whose laws may apply can include the state where property is located, where the Trustee resides and/or where the beneficiary resides. The good news is, most state laws recognize the 5 Key Beneficiary Rights we'll now address.

READ ON

Happy Birthday, Peter Keon(s)?!

Last month, we celebrated attorney Peter Keon's birthday! The staff surprised Peter by dressing up as... Peter! 🤪

REGISTER



Share



Invite a Friend

FREE DOWNLOAD

We Know How Hard It Can Be to Choose One Estate Planner from Another

That is why our founder, attorney Philip J. Kavesh, wrote *The Questions You Should Ask When Choosing Your Estate Planner*, a simplified but vital guide for evaluating estate planning service providers.

REQUEST A COPY

Sunday, May 8th is Mother's Day

HAPPY MOTHER'S DAY

"A mother's love for her child is like



Here's to another year around the sun and to many more!

Have You Voted for South Bay's 2022 Bests?



Have you cast your votes for South Bay's BEST?

If not, please take a moment to vote - - and don't forget to vote for Kavesh, Minor & Otis as your leading

nothing else in the world. It knows no law, no pity, it dates all things and crushes down remorselessly all that stands in its path."

— Agatha Christy

Living Trust attorneys!

VOTE NOW

"All that I am, or ever hope to be, I owe to my angel mother."

— Abraham Lincoln

Voting ends May 8th, so be sure to cast your vote for your South Bay favorites!

Home Health Aid Costs See the Sharpest Increase in Annual Long-Term Care Survey

Long-term care costs climbed again in 2021, with rates for home health aides and homemakers seeing the sharpest rises, [according to Genworth's annual Cost of Care Survey](#). The coronavirus pandemic continues to contribute to cost increases.



In the past year, Genworth reports that the national median annual cost of home health aides shot up 12.50 percent to \$61,776, and the median annual rate for the services of a homemaker also jumped 10.64 percent to \$59,488. Home health aides provide hands-on personal care, but not medical care. Homemaker services help with household tasks like cooking or cleaning that cannot be handled alone.

Price increases for nursing home care were more moderate, with the median cost of a private nursing home room rising 2.41 percent to \$108,405 and the median cost of a semi-private room in a nursing home now... [READ ON](#)

Financial & Market Update

Courtesy of
Pence Wealth Management

Thanks to the advisors at Pence Wealth Management, we are pleased to provide you access to the following financial and market updates. Click on the images below to watch these updates.



**Industrial & Material Sectors
On The Move**



Laila Pence on Markets



To schedule a free consultation with one of our affiliated financial professionals, please call 1-800-731-3623.

DISCLOSURE: The opinions voiced in this material are for general information only and are not intended to provide specific advice or recommendations for any individual. Historical performance is no guarantee of future results. All market indices are unmanaged and may not be invested into directly. The economic forecasts set forth may not develop as predicted and there can be no guarantee that strategies promoted will be successful. All investing involves risk including loss of principal. Pence Wealth Management does not provide legal and/or tax advice or services. Please consult your legal and/or tax advisor regarding your specific situation. E. Dryden Pence III and Laila Marshall-Pence are Registered Principals with LPL Financial. Securities and Advisory Services offered through LPL Financial, a Registered Investment Advisor. Member FINRA/SIPC. Pence Wealth Management, Inc. ("PWM") is a financial services practice within LPL Financial LLC ("LPL Financial") comprised of multiple financial professionals that provide a series of services including personal investment advisory, third party managed advisory and brokerage services. PWM, LPL Financial, and Kavesh, Minor & Otis are separate entities.

RECIPE OF THE MONTH

Pastel Butter Cookies

To give a batch of almond shortbread cookies the pastel treatment, dust them with tinted confectioners' sugar. We blended the sugar with finely ground freeze-dried fruits (blueberry, raspberry, and mango) for subtle, all-natural hues.

INGREDIENTS

- 1 cup whole blanched almonds, toasted
- 2 cups unbleached all-purpose flour
- ½ teaspoon coarse salt
- ½ teaspoon ground cinnamon
- 2 sticks (1 cup) unsalted butter, room temperature

- 1 cup confectioners' sugar, sifted, plus 1/2 cup per tinted sugar
- 1 teaspoon vanilla extract
- Freeze-dried fruits in various colors, such as blueberries, raspberries, and mangoes



DIRECTIONS

1. Preheat oven to 350°F. Place toasted almonds in the bowl of a food processor. Add flour, salt, and cinnamon, and process until nuts are finely ground, about 1 minute.
2. In a medium bowl, with an electric mixer on medium, beat butter and 1 cup confectioners' sugar until pale and fluffy, about 4 minutes. Add vanilla and beat until combined. With mixer on low, gradually add almond mixture and beat until just incorporated.
3. Using a 1 1/2-inch (1-tablespoon) cookie scoop, drop dough onto parchment-lined baking sheets, spacing about 1 inch apart. Bake cookies, rotating sheets halfway through, until edges are just golden, 14 to 16 minutes. Transfer sheets to wire racks and let cool completely.
4. For each desired color, place 1/2 cup fruit with 1/2 cup confectioners' sugar in the bowl of a food processor; process until smooth and evenly tinted. (Sugars can be stored in airtight containers up to 1 month.) Place tinted sugars in small bowls and dip cookies, domed-side down, into tinted sugars to coat. Transfer to a plate and let rest, about 30 minutes. (Cookies can be stored in an airtight container at room temperature up to 1 week.)

Tip

We used pastel powdered food coloring from freeze-dried fruits (found in the snack section of large grocery stores) to decorate these cookies, but for a broader palette of colors, look for the array of pastel powdered sugars at specialty baking stores.

SOURCE: www.epicurious.com

CLIENT TESTIMONIALS

"Ms. Jane Lee was most knowledgeable and gracious. She gave me valuable advice on long term health care for my wife with dementia that I will follow. Kavesh, Minor & Otis is a good solid

"I could not have anticipated any better support or advice from Peter. He was patient with explanations and the answering of my questions. We spent 2 hours at the end of day reviewing and adjusting the family trust as

***company that we have had
our Trust with since 2008."***

—Leo A.

***necessary following the passing
of my husband. At no time did I
feel pressured or rushed."***

—Barbara H.

***"My experience with Kavesh Minor
Otis was five star. I was well
informed, our attorney explained
everything and we feel so relieved
that this is taken care of. I highly
recommend Kavesh Minor & Otis."***

—Michael J.

***"Attorney Peter Keon is a top
professional, with a great and fun
personality - highly unusual for a
person in his profession!"***

—Alex B.

Thank you for these wonderful client reviews!

We know that our clients and all the members of our community have many options to choose from when it comes to assisting with their estate planning needs. It is very gratifying to us that people put their trust in us to help them with these important decisions that will impact them and their loved ones for years to come.

Many of our clients have asked how they can support us in return and they have done so by not only referring their friends and family, but also by taking the time to leave us an online review (which we'd really appreciate, if you haven't done so already). Below are a handful of websites you can choose from to leave a quick online review of your experience with our firm.

Thank you, in advance, for your help! We look forward to continuing to serve you and your loved ones for many more years to come!



QUOTE OF THE MONTH

**"Being a mother is
learning about the
strengths you
didn't know you**

**had, and dealing
with fears you
didn't know
existed."**

—Linda Wooten, Author



OFFICE LOCATIONS

For your convenience, we have multiple office locations throughout Southern California.

NOTE: COVID-19 regulations now permit us to meet with you in person at our offices, but personalized meetings are still available through Zoom, FaceTime or telephone.

MAIN OFFICE

TORRANCE OFFICE

990 W. 190th Street, Suite 500
Torrance, CA 90502

TELEPHONE NUMBER

1.800.756.5596

OTHER LOCAL OFFICES

PASADENA OFFICE

790 E. Colorado Blvd., 9th Floor
Pasadena, CA 91101

ORANGE OFFICE

333 City Drive West, 17th Floor
Orange, CA 92868

WOODLAND HILLS OFFICE

5850 Canoga Avenue, 4th Floor
Woodland Hills, CA 91367

NEWPORT BEACH OFFICE

5000 Birch Street, Suite 8000
Newport Beach, CA 92660

REMINDER: WE ARE OPEN!



As a reminder, our offices are now officially open for business for clients to come for in-person meetings. We have limited our visitor capacity and all the necessary safety precautions and protocols are in place at our premises to keep our clients and our staff safe. In addition, all of our attorneys and staff are fully vaccinated.

We know that virtual meetings have not been accessible or preferred by some and we are happy to be able to offer in-person meetings again. We will still

have virtual meetings available for those who cannot or do not wish to come into the office at this time.



The testimonials in this newsletter and throughout our website were provided by actual clients. To maintain their privacy, their names may be abbreviated and their photos are not shown. Please note that testimonials do not warrant, guarantee or predict your particular results. Actual client testimonial letters may be viewed by you in several "Thank You" books, proudly displayed at our main office lobby.

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