

APRIL 2026

Piece Of Mind

*In order for you to have peace of mind,
we are giving you our piece of mind.*

PRESTON
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APRIL FOOLS AND THE DANGER OF WELL-MEANING ADVICE

On April 1, 1996, a full-page newspaper advertisement announced that the Liberty Bell had been sold and would be renamed the "Taco Liberty Bell" to help reduce the national debt. The announcement caused immediate outrage. Calls flooded Congress and the National Park Service. The company behind the advertisement? Taco Bell. Of course, it was all an April Fools' joke, and the company reportedly gained millions of dollars in free publicity.

April 1 has long been associated with harmless pranks. Sometimes, even the corporate world joins in. While it can be fun to pull a prank or even to be the target of one, being fooled by incorrect information is rarely amusing when real consequences are involved.

Unfortunately, we often see people relying on estate planning advice they receive from a friend, neighbor, or other well-meaning source. These individuals usually have good intentions, but the information they pass along is often incomplete or simply incorrect. Acting on that misinformation can create unnecessary complications later. In estate planning, small misunderstandings can create very large problems.

Here are a few common examples we encounter.

A Trust does not automatically avoid probate. Assets must actually be transferred into a Trust to avoid probate.

You have a Will that works with your Trust. However, it does not determine where your estate is distributed. The distribution language appears in the Trust itself.

A financial Power of Attorney ends at death. It only has authority while you are living.

Bank accounts should also be titled in the name of the Trust. If they are not, your successor trustee may not have immediate access to those funds, and the account may be frozen until proper authority is established.

An agent under the Power of Attorney does not control Trust assets. Only the trustee currently serving has authority over the Trust's property.

A Trust does not eliminate federal estate tax liability. If an estate exceeds the exemption (currently about \$15 million per person), estate taxes may still apply.

Organ donation authorization can be misunderstood. Authorizing donation in your Advance Health Care Directive is not the same as having the "pink dot" on your driver's license, which alerts emergency personnel that you are a registered donor and serves as legal authorization for donation.

A 'no contest' clause does not prevent a contest. It simply penalizes someone who challenges the estate and loses.

To avoid being "fooled," not just on April 1 but throughout the year, take advantage of the resources available through your Life Plan Membership — the *Piece of Mind* newsletter, monthly live Q&A webinars, recordings of prior presentations, annual attorney updates, and, of course, the ability to call whenever a question arises. Our goal is simply to make sure you always have reliable information when it matters most, so you can move forward with confidence and peace of mind.

-John M. Preston

Radiance and Resilience

The Sun's Motivating Effect on Mood

If you're feeling more mentally clear and optimistic this month than you have at previous times so far this year, the sun above you may have a lot to do with it.

Scientists have long acknowledged the connection between natural light and positive mental health. However, studies have only recently uncovered the exact extent of this partnership's impact on our overall well-being. Landmark research published in 2023 examined the effects of low light on 787 operating-room nurses in Shandong, China, who typically worked lengthy shifts in high-stress environments without regular access to natural light. The results showed an association between lower sunlight exposure and poorer self-reported mental health.

Here are five other interesting facts and findings about sunlight exposure and our health:

- Research shows that light therapy may provide benefits to individuals experiencing nonseasonal depression or seasonal affective disorder (SAD).
- A study of hospitalized patients with mental health disorders found that those who had stayed in a room with better sunlight generally experienced shorter hospital stays.
- A study in Taiwan suggested that moderate levels of ultraviolet sun rays may have contributed to lower symptoms of depression.
- Additional research suggests that rates of self-reported suicidal thoughts were lower in areas where residents experienced higher and longer sunlight exposure.
- Sunlight positively affects our circadian rhythms, helping reduce fatigue during time changes.

The final takeaway? If you're feeling down, spend time in the sun. Depending on your particular medical circumstances, you may be surprised by how readily nature provides us with ways to heal our minds.

Hidden 'Easter Eggs' in Your Trust

One Easter morning, my wife and I sat together watching as our five children ran all over the yard searching for Easter eggs. After a few minutes, I commented that she had hidden them particularly well that year. She looked at me with surprise and said, "I thought you hid them."

At that moment, we both realized something had gone terribly wrong.

I quickly ran to the front yard while she kept the kids busy searching in the backyard. Fortunately, by the time they reached the front yard, the eggs had been successfully hidden.

That morning reminded me that sometimes the most important things are the ones you don't immediately see. Estate planning is often the same way. Your Trust documents contain several "hidden provisions" that many people don't realize are there.

Many of these provisions were included deliberately to address situations that may never occur, but if they do, the Trust is already prepared.

For example, a Sub-Trust created for your children or other beneficiaries includes a general power of appointment provision. This allows the Sub-Trust's assets to receive a new step-up in cost basis for capital gains tax purposes when they eventually pass to the next generation.

The Trust also includes a provision designed to protect a beneficiary who later becomes eligible for government assistance. If a beneficiary who was not previously receiving benefits later qualifies for assistance, the Trust includes language that can help preserve those benefits while still allowing the beneficiary to receive support from the Trust.

Another provision prevents an outright distribution to minors. Even if your current beneficiaries are adults, this language protects the next generation, your grandchildren, should assets ever pass to someone underage. The Trust also includes language allowing distributions for health, education, and support for these younger beneficiaries during this period.

In addition, your Trust expresses your desire to return home. This excludes the value of your home when calculating the size of your estate for Medi-Cal qualification purposes. In addition, assets that are owned by the Trust will avoid Medi-Cal estate recovery after death.

Finally, your Trust includes provisions designed to ensure that someone will always be able to serve as trustee, even if the individuals you originally selected are unable to act.

These are just a few of the "hidden gems" in your Trust documents that we discussed in our recent Q&A webinar. If you were unable to attend, you may want to listen to the recording.

There is often much more built into your Trust documents than most people realize. Like Easter eggs hidden in the yard, some of the most important protections are not immediately visible, but with careful planning, they are already in place when needed.

-John M. Preston



FINDING BREATHING ROOM IN THE GRIND

Small Tweaks for Better Workdays

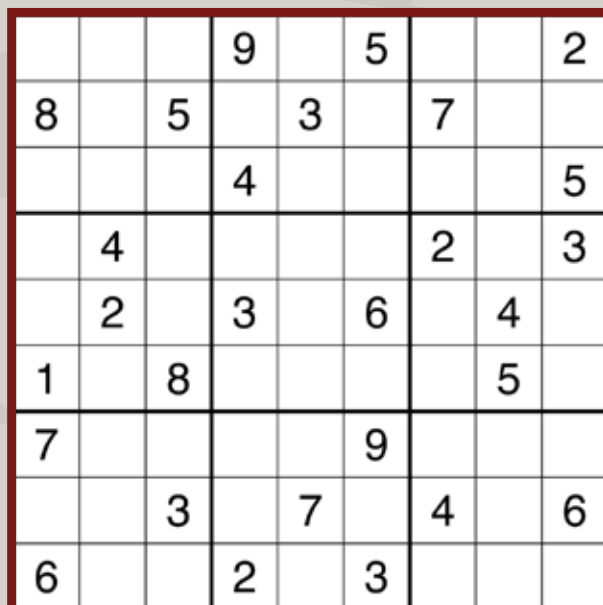
Some nights, you get home, drop your keys on the counter, and feel like the day just happened to you instead of one you had an active role in. Your shoulders feel tight, your eyes are sore from all the screens, and dinner turns into whatever you can put together most quickly. Technically, you made it through, but the ordeal left you drained.

Most of us can't rewrite our job descriptions, but we can do things to improve our days. Instead of hunting for a perfect routine, it's best to start with a couple of small changes that can make tomorrow feel a little more manageable.

First, look at your commute. If traffic leaves you on edge, try adjusting your departure time by a few minutes, or search for a quieter route to work. Is public transportation an option? If so, taking a bus or train once or twice a week can be a nice change from driving. It may take longer, but it gives you time to read or listen to something you actually enjoy. A calmer arrival at work can make everything else easier.

It's also worth looking at how you take breaks throughout the day. First of all, are you actually taking them? A moment or two of staring off into the distance doesn't count. A real break pulls your eyes, mind, and body away from work. That might mean taking a quick walk outside or simply moving to another part of the building and looking out a window. And have your lunch somewhere other than your desk. Eating in front of the same screen you use to answer emails isn't going to give your brain the reset it needs.

Finally, pick a stopping point and protect it. Once the workday is over, close the laptop and leave the office. Resist the temptation to log back in after work or check your emails before bed. Tomorrow's workday usually feels better if the previous day had a clear, conclusive ending.



TAKE A BREAK!

CHEESY ASPARAGUS ORZOTTO



Ingredients

- 2 tbsp plus 1/4 cup olive oil, divided
- 1 bunch of asparagus, trimmed and peeled
- 1 leek, halved and sliced
- 1 1/2 cups orzo
- 2 garlic cloves, chopped
- 1/2 cup dry white wine
- 3 cups broth
- 1/2 tsp salt
- Black pepper, to taste
- 1 cup frozen peas
- 1 oz Parmesan, grated
- 1/4 cup heavy cream
- 2 tbsp butter
- 1/4 cup basil leaves

Directions

1. In a pot over medium-high heat, heat 2 tbsp oil. Add asparagus, cover, and cook 4 minutes. Transfer to a cutting board to cool, then cut into 1-inch pieces.
2. Heat remaining oil. Add leek, season with salt, and cook 3 minutes.
3. Stir in orzo and garlic and cook, stirring frequently, for 2 minutes.
4. Add wine and cook 2–3 minutes.
5. Stir in broth, 1/2 tsp salt, and pepper, then simmer, covered, on low heat for 12–15 minutes.
6. Add peas to orzo, cover, and cook 2 minutes.
7. Remove from heat, add Parmesan, cream, and butter, and stir until butter melts. Stir in asparagus and basil.

Inspired by Delish.com

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The information provided in this newsletter does not, and is not intended to, constitute legal advice; instead, all content contained herein is for general informational purposes only.

Follow the Herd

LET WILDLIFE MIGRATIONS PLAN YOUR NEXT TRIP

Are you planning your next vacation but don't know where to start? Why not try following the herd? Every year, animals all over the world hit the road, sky, or sea for impressive migrations, and you can get a front row seat to nature's big show. From massive groups of wildebeests crossing the Serengeti to flocks of flamingos turning the Tanzania sky pink, these seasonal journeys are one-of-a-kind experiences for your bucket list.

Nature's Grand Processions

If you want to go big, the Great Migration across the Serengeti is one of the largest annual animal voyages on the planet. Thundering groups of wildebeests, zebras, and gazelles can be spotted from July to August as they search for water and food. Travel to Sri Lanka's Minneriya and Kaudulla National Parks if you want to snap a photo of a pachyderm. Between July and October, hundreds of Asian elephants meet up there for an ancient tradition called "The Gathering."

Great Journeys Overhead

An adventure that's for the birds, the flamingo flight in Tanzania is a colorful sky show unlike anything else. The flocks take to the air from June to September and January to March, following mighty rains. Go nocturnal in November as millions of fruit bats hang from trees and flutter in the dark searching for snacks. These night flyers put on an eerie display at dusk in Zambia every year and may change your mind about the critters.

Voyages at Sea

Set a course for the high seas to witness the longest migration of any mammals as thousands of giant humpback whales swim across the planet. They cruise from the coasts of South Africa and South America to the warm waters of the Pacific and make stops in the icy seas of Antarctica. Though they come in much smaller packages, the trek of sea turtles to their nesting beaches has been an epic sight for over 100 million years. You can see them swim from the Indian Ocean to the shores of Sodwana Bay in South Africa before they lay their eggs.