

ESTATE PLANNING  
ESTATE ADMINISTRATION  
ESTATE LITIGATION  
PROBATE  
MEDI-CAL / VA BENEFITS  
AND PLANNING

# Family Legacy Law™



Bezaire, Ledwitz & Borncamp, APC

TORRANCE • LONG BEACH • WEST LA • NEWPORT BEACH • SAN MARINO • SAN DIMAS

MAKING SURE THAT YOU AND YOUR FAMILY  
WILL BE TAKEN CARE OF...  
NO MATTER WHAT LIFE BRINGS

Your family and their well being are the most important and heart-felt priorities in the world. As your family grows and life brings changes, it's vital that you make your wishes clear, take steps to protect your family's assets and ensure that you and your family will always be cared for. If you don't, then the most important decisions in your family's lives may be made by strangers in a public probate court... and those decisions could cost your family immeasurably.

You are more than your money. Your legacy is who you are, what you have worked for your whole life, what you believe in and how you want to be remembered. At Bezaire, Ledwitz & Borncamp, we understand, respect and honor that in everything we do. Building on decades of tradition, we offer you a team of professionals with the most comprehensive education, professional credentials, experience and services in Southern California—focused on every aspect of estate and family legacy law.

# WHAT MATTERS MOST IN LIFE: YOUR FAMILY AND LEGACY

## ENSURING THAT YOUR LEGACY AND VALUES LIVE ON

Whether you're planning for your family's future or dealing with the loss of a loved one, we can help you preserve the integrity of your intentions while we help you retain and recover family wealth. We offer sophisticated estate strategies and solutions that will stand the test of time, provided with compassion by down-to-earth people who have families just like you do.

With Bezaire, Ledwitz & Borncamp, you'll find a refreshing difference. We build lasting relationships with our client families as they make some of life's most important and personal decisions. In addition to legal experts, our staff includes a licensed marriage and family therapist to advise our attorneys on how to best guide and support you and your family. Let us make sure your wishes are honored and that your legacy lives on for you and your loved ones.





## THE ANSWER TO MANY OF LIFE'S MOST IMPORTANT QUESTIONS

Estate and Family Legacy Law isn't just a cold legal process. It's the answer to many of life's most personal and thought-provoking questions, including:

- If something happens to me, will my family be taken care of?
- Can my spouse support my children if I die early?
- How can I ensure that my children will receive my legacy the right way, at the right time?
- How can I make sure the distribution of our assets fair to all our children—including children from a second or third marriage?
- Who do we want raising our children if my spouse and I die early?
- How can I make sure that my children will get a quality education?
- What will happen to our pets if my spouse and I die early?
- How do I ensure proper arrangements for our parents?
- What happens if I'm unable to make proper medical decisions because of an accident or injury?
- What are my wishes if I end up in a persistent vegetative state (coma)?
- How do I avoid or prevent costly estate taxes?
- How do I make sure that my special needs child is provided for?
- What happens if I need long term care? How will my estate be affected?
- How do I make sure that my assets are preserved for my family rather than my in-laws?



# SOUTHERN CALIFORNIA'S MOST COMPREHENSIVE ESTATE AND FAMILY LEGACY LAW FIRM

The education, credentials and experience of our team put us in the upper echelon of all estate law firms in California. We offer expert consulting and legal advice in every area of estate and family legacy law. Our attorneys can "Make Your Wishes Become Law."

**ESTATE PLANNING** – Planning for your family's future, protecting their assets and avoiding costly public probate court and unnecessary estate taxes in case of your death, as well as making sure that your health and medical care wishes are respected in case of accident, illness or incapacity.

**ESTATE ADMINISTRATION** – Making sure your wishes and legacy are honored, that your family assets are successfully transferred to the right people, in the right way, at the right time—and that tax liabilities are minimized, through expert estate management to avoid probate court.

**ESTATE LITIGATION** – Providing highly-skilled litigation, whether you are defending a loved one's estate or challenging it and handling complex legal and emotional issues that come up, as well as preserving family relationships by negotiating settlements through mediation.

**PROBATE** – Dealing with the complex, often emotional and legally challenging process of court-ordered probate for efficient and effective handling of the estate, as well as the transfer of your assets in accordance with your wishes—saving your family time, drama, money and trauma.

**MEDI-CAL / VA BENEFITS AND PLANNING** – Helping you qualify for long-term healthcare and government benefits, while protecting assets like the family home, car, bank accounts, jewelry and other assets of value from government reimbursement claims.

**GUARDIANSHIP** – Making sure your children are cared for in case something happens to you and your spouse.

**CONSERVATORSHIP** – Assuring that an adult family member is taken care of when they have failed to plan for themselves.

**SPECIAL NEEDS TRUST** – Making sure that a disabled loved one remains eligible for government aid as they receive your inheritance.

# ESTATE PLANNING: MAKING SURE YOUR LEGACY WISHES BECOME LAW

Estate Planning is the creation of a set of documents that will honor your wishes and provide for the smooth transition of assets in case something happens to you and / or your spouse, such as death or incapacity. Every adult should have an estate plan to designate who will receive their assets, durable powers of attorney to authorize who will act on their behalf during incapacity and an advance health care directive or "Living Will" that will make sure their wishes are carried out in case of illness or accident.

Many people believe that having a will is sufficient to prevent their surviving family members and other heirs from having to deal with probate. This is not true. Simply put, a will must get probated in public and is very costly. Families with significant assets will benefit from the careful use of different kinds of trusts to hold title to those assets, make sure they are properly managed for the beneficiaries, keep those assets out of probate court and reduce taxes.

What sets Bezaire, Ledwitz & Borncamp apart from other law firms in Southern California is our exceptional expertise in Estate Planning. One of our principal partners, and two of our "of counsel" attorneys hold Advanced LL.M. Post-Doctoral Degrees in Taxation or Estate Planning. Samuel B. Ledwitz and two of our "of counsel" attorneys are certified by the State Bar of California as Specialists in Estate Planning, Trust & Probate. This makes our firm extraordinarily qualified to advise you and your family on complex and high net worth Estate Planning.

## ESTATE PLANNING SERVICES - HIGHLIGHTS

- Trusts and Living Trusts – to hold / manage assets
- Wills – a "back-up" document to living trusts
- Durable Powers of Attorney
- Advance Health Care Directives / Living Wills
- Healthcare Documents on Demand (Docubank®)
- HIPAA / CMIA Medical Record Release and Authorizations
- Guardianship Designations
- Limited Liability Company (LLC) Set-up
- Business Succession Plans
- The Unique Estate Needs of Blended Families
- The Unique Estate Needs of Same-Sex Couples' Families
- Real Estate Transfer Deeds

## ESTATE ADMINISTRATION: BRINGING YOUR LEGACY TO LIFE THROUGH YOUR WISHES HEIRS

Estate Administration is where your estate planning documents come to life and your legacy wishes are fulfilled under the California probate code when you have passed away.

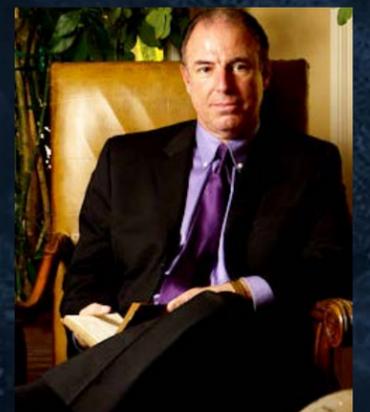
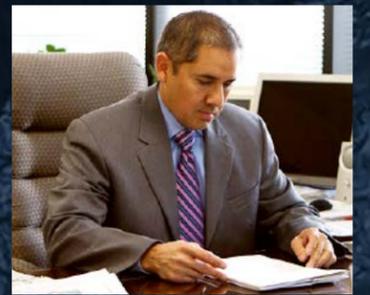
Effectively administering an estate can be highly complex and requires an in-depth understanding of probate and tax laws. The estate must be inventoried, the assets appraised, beneficiaries need to be notified and debts need to be paid. Income taxes must be filed and paid, and assets must be distributed in a timely manner. Assets that were properly addressed and protected in an estate plan can be distributed more quickly than through probate court. Other assets generally are subject to probate court administration.

Expert legal guidance is essential to prevent the improper handling of these matters, encourage adherence to your wishes and discourage lawsuits. Substantial expertise in estate tax law is also needed to assure that your estate will pay minimal taxes and retain more wealth for your heirs.

Our firm has exceptional experience in this area, supervising administration of complex, high net worth estates. We can assure the successful transfer of your assets and the well being of your family, while we minimize any estate problems and tax liabilities.

## THE TOP SIX ESTATE ADMINISTRATION PROBLEMS WE HELP YOU AVOID

- Probate Court – without proper planning, your estate ends up in probate, which will cost significant time and money.
- Estate Taxes – without proper planning, your estate may end up paying more state and federal taxes than necessary.
- Reassessments of Real Estate – upon your passing the government will reassess your property unless you protect your Proposition 13 rights.
- Guardianship Hearings – your children could end up in a court-ordered guardianship proceeding if you don't designate who you want to take care of them in the event you can no longer do so.
- Court-Appointed Conservatorship of the Person or the Estate – a costly, public proceeding that may empower the wrong person to make vital personal family decisions in the event of your incapacity.
- The Wrong Person Receiving or Controlling Your Assets – unintended results can happen when the probate court makes your estate decisions instead of you.



## ESTATE LITIGATION: RETAINING AND RECOVERING WEALTH AS

# WE PRESERVE YOUR INTENTIONS

Estate Litigation can be an expensive and time-consuming legal process between two or more parties who disagree on the intention of a loved one's estate documents. Perhaps the validity of the will is being contested or a trust is believed to have been mishandled. There may be questions on distribution of assets or estate documents that weren't provided.

If you believe inappropriate action is interfering with your rights to inherit or if you or your family have been accused of mismanagement of an estate, we will do whatever it takes to make sure your rights are protected and that you get what you are entitled to by law. Whether you need to take legal action to ensure you are not deprived of your fair share of an inheritance or you have been sued as an executor or trustee, it is vital that you have experienced, competent legal counsel in light of the serious consequences of litigation.

Regardless of whether actions were accidental or intentional or whether you are defending or challenging a loved one's estate, we will provide you with highly-skilled litigation counsel, who are adept at navigating these uniquely complex legal and emotional issues.

If both parties in an estate dispute cannot resolve an issue, a probate judge will generally order the lawyers on both sides to seek some alternative solution to resolve the issue out of probate court. We are experienced in preserving both legal rights and family relationships by intelligent negotiation of settlements through mediation. Although many estate litigation cases resolve before trial, should trial become necessary, we are prepared to fight for your legal rights at trial.

### COMMON LITIGATION ISSUES WE CAN HELP YOU RESOLVE COST-EFFECTIVELY

- The terms of the will or trust are unclear
- Failure to provide required documentation to heirs
- Questions of competence at the time of will or trust signing
- Undue influence in the creation of wills and trusts
- Improper disinheritance, management of funds or accounting
- The estate is not being maintained or distributed properly
- Failure to make proper creditor payments



## PROBATE AVOIDANCE: PROTECTING YOUR FAMILY WHILE AVOIDING COSTLY FEES

Probate is the legal process of administering the estate of a deceased person by resolving all claims and distributing the deceased person's property, either under a valid will or in the absence of one. The probate court decides on the validity of a deceased person's will. A probate judge interprets the instructions of the deceased, decides on the executor / personal representative of the estate and then acts in the interests of heirs and other parties who may have claims against the estate.

That means that probate is a court-supervised public transition of wealth—for both people who have a will and people who don't have a will. Probate literally means "to prove a will." This is why the combination of carefully planned trusts and wills is so important in Estate Planning.

If you don't have a will, your family will generally wind up in probate court—and the probate court will decide how your assets are distributed, after they've taken a percentage of your estate and a hefty number of fees. Even if you do have a will, if you haven't placed your assets into carefully crafted trusts through Estate Planning, your family will likely still end up in probate court, with strangers publicly distributing your assets and exposing your family to potential predators.

These issues and the fees below are why it's so vital for you to set up and maintain updates to your will and trusts throughout all of the changes that life inevitably brings. Think of your trusts as your legal parachute and your will as the back-up parachute.

### PROBATE FEES WE CAN HELP YOU AVOID

- Bondsman Fees
- Executor Fees
- Attorneys Fees
- Assets Appraisal Fees
- Court Filing Fees
- Publication Fees
- Extraordinary Fees

### STATUTORY FEES YOU PAY TO BOTH THE ATTORNEY AND EXECUTOR

ESTATE VALUE	STATUTORY FEE
\$100,000	\$4,000
\$300,000	\$9,000
\$500,000	\$13,000
\$700,000	\$17,000
\$900,000	\$21,000
\$1,000,000	\$23,000

Larger estates will pay even more.

# MEDI-CAL AND VA BENEFITS PLANNING:

## PRESERVING FAMILY ASSETS WHILE SECURING THE HIGHEST QUALITY HEALTHCARE



### HOW MEDI-CAL CAN HELP YOU AND YOUR FAMILY

The State of California has set up the Medi-Cal program to help middle class families pay for the high cost of long-term care in a Skilled Nursing Facility. Currently, the average cost of a Skilled Nursing Facility in California is \$5,696 per month. As with any government program, dealing with Medi-Cal can be complex, time-consuming and frustrating—and you may be led to believe that your family doesn't qualify or that you will be required to lose the majority of your assets.

At Bezaire, Ledwitz & Borncamp, we offer expert counsel with years of experience in dealing with Medi-Cal. We can assist you with the right legal and financial strategies to satisfy Medi-Cal requirements and preserve assets like the family home, car, bank accounts, jewelry and other assets of value, while securing the highest quality healthcare for your loved ones.



### SECURING THE BENEFITS YOU DESERVE AS A VETERAN

The Veteran's Administration offers a program called The Aid & Attendance Pension. This program pays monthly tax-free benefits to wartime veterans and / or their surviving spouses who lack the funds to pay for the care they require, either at home or in a long-term care facility.

We offer skilled legal counsel in this area with many years of experience in VA Benefits, supported by Martin Ledwitz, who is a retired Lt. Colonel in the U.S. Air Force and a Colonel in the California State Military Reserve. At Bezaire, Ledwitz & Borncamp, we are passionate and dedicated to serving our veterans and their families with expert legal and financial strategies—helping them secure the quality care that they need, while protecting their family assets.

# THE BEZAIRE, LEDWITZ & BORNCCAMP TEAM

The Bezaire, Ledwitz & Borncamp Team is Southern California's most comprehensive family legacy law firm that provides a uniquely credentialed and experienced team of professionals exclusively dedicated to Estate Planning, Administration, Litigation and Probate.

Three of our attorneys hold post-doctorate LL.M. degrees and three of our attorneys are Certified Specialists in Estate Planning, Trust and Probate by the State Bar of California—a distinction held by less than 1% of attorneys. Several attorneys on our team speak multiple languages, including English, Spanish, French, Hungarian and Mandarin.

### SAMUEL B. LEDWITZ, J.D., LL.M. (ESTATE PLANNING)

ADMITTED IN CALIFORNIA AND WASHINGTON D.C., CERTIFIED SPECIALIST IN ESTATE PLANNING, TRUST AND PROBATE—STATE BAR OF CALIFORNIA

Samuel Ledwitz received his Bachelor's Degree in Finance, Real Estate and Law from Cal Poly, Pomona. He attended Pepperdine University of Law, with an emphasis in Estate and Income Tax. After graduating, he attended the University of Miami Law School, earning his Masters of Law (LL.M.) post-doctorate degree in Estate Planning.



### CAROLINE BORNCCAMP, J.D.

ADMITTED IN CALIFORNIA AND WASHINGTON D.C. CERTIFICATE IN DISPUTE RESOLUTION

Caroline Borncamp graduated Cum Laude from American University School of Public Affairs, with a Bachelor's Degree in Law and Society. She is conversant in French and Hungarian. Caroline received her Law Degree from Pepperdine University and holds a Certificate in Dispute Resolution from the Straus Institute at Pepperdine University.



### BRIAN CHOU, J.D., M.B.A.

ADMITTED IN CALIFORNIA

Brian Chou received his Bachelor's Degree in Economics at UCLA. He attended Pepperdine University, where he earned his Law Degree and an MBA. Conversant in Mandarin and Cantonese, Brian has significant experience in corporate law and litigation, as well as Estate Planning.



### ANNE BEZAIRE, J.D., (RETIRED)

# OF COUNSEL

Our “of counsel” attorneys were carefully selected to represent our firm, because they have established themselves as experts in particular aspects of Estate Planning. Their credentials and experience help to place us in the upper echelon of all estate law firms in California. You can rest assured that we will handle everything to take care of your family, no matter what life brings.

## GARY TALAVERA, J.D., LL.M. (TAXATION)

CERTIFIED SPECIALIST IN ESTATE PLANNING, TRUST AND PROBATE—  
STATE BAR OF CALIFORNIA

Gary Talavera received his B.S. Degree in Accounting Theory and Practice from California State University, Northridge. He received his Law Degree from the University of San Diego, School of Law. Gary then received his Masters in Legal Letters (LL.M.) in Taxation from Golden Gate University School of Law. His focus is on Estate and Gift Tax Planning and Trust Administration.



## PAUL VELASCO, J.D.

CERTIFIED SPECIALIST IN ESTATE PLANNING, TRUST AND PROBATE—  
STATE BAR OF CALIFORNIA

Paul Velasco earned his Law Degree from Loyola Law School. His focus is on Estate Planning, Probate and Trust Administration, and Probate and Trust Litigation. Paul is fluent in Spanish and a member of the Board of Directors of the Estate Planning and Trust Council of Long Beach.



## MATTHEW C. YU, J.D.

Matthew Chun-Young Yu earned a B.S. in Economics from the University of California, Irvine and his Law Degree from Whittier Law School in Costa Mesa. He is a member of the Trusts, Estates, and Probate Sections of The American Bar Association and an active volunteer in the community.



## DAVID KOZICH, M.P.A., J.D., LL.M. (TAXATION)

David Kozich graduated Magna Cum Laude from California State University Long Beach, with a Bachelor of Science Degree and a Master's Degree in Public Administration. He earned his Law Degree from University of La Verne and his LL.M. from University of San Diego School of Law.



## MICHAEL MCGUIRE, J.D.

MEDI-CAL / VETERAN BENEFITS EXPERT

Michael McGuire received his Bachelor's Degree from Arizona State University and his Law Degree from The University of West Los Angeles School of Law. He has served at the state and national level for the National Academy of Elder Law Attorneys. A U.S. Army veteran, he is accredited by the Veterans Administration.



# SUPPORT STAFF

Our firm is supported by a licensed marriage and family therapist to consult on grief and family relationships and a retired U.S. Air Force Lieutenant Colonel, as well as highly qualified paralegals and administrative staff.

## KAMILA LEDWITZ

MARRIAGE AND FAMILY THERAPIST

Kamila Ledwitz is a licensed private practice Marriage and Family Therapist based in South Bay, who educates our legal staff on grief and loss issues, as well as family relationships and dynamics. She holds a Bachelor's Degree in Psychology from the University of California, Santa Cruz and a Master's Degree in Counseling from San Francisco State University.



## MARTIN LEDWITZ

DIRECTOR OF MARKETING

Martin Ledwitz was a career officer in the U.S. Air Force and Air Force Reserve, retiring as a Lieutenant Colonel. He gained his B.S. in Engineering Physics from New York University and an M.S. in Environmental Engineering at Washington State University. Martin holds diplomas in Management and International Relations from Air University.



## GAYLE CARSON, J.D.

ADMITTED IN OHIO AND FLORIDA, PARALEGAL

A Probate Administration Paralegal, Gayle Carson is an attorney licensed to practice in Ohio and Florida. She earned her Bachelor's Degree from Ohio State University and her Law Degree from Cleveland Marshall College of Law. She has extensive experience in Probate and Estate Planning.



## CYNTHIA AMES

PARALEGAL

Cynthia Ames earned her degree in Paralegal Studies at Platt College. She also attended Chaffey College and California Southern Law School for two years. With almost 20 years of experience, she acts as a liaison between the client, attorney, financial institutions and other professionals.



## DEVONA CHILES

PARALEGAL

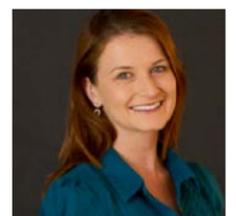
Devona Chiles earned a Bachelor's Degree in Business Administration from Pittsburg State University. She is currently the Senior Paralegal for the firm, with a focus on Estate Administration. She is passionate about helping others and is active with non-profit organizations in the community.



## CHRISTEN FLORES

EXECUTIVE ASSISTANT

Cristen Flores is the Executive Assistant to Samuel B. Ledwitz. She graduated from California State University, Dominguez Hills with a Bachelor's Degree in Communications.



# PLEASE CALL US FOR FREE INITIAL CONSULTATION

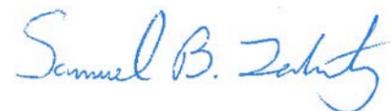
When you're ready to explore your options on estate planning and estate administration or to discuss a challenge you're currently facing with a loved one's estate, please give us a call at 310.540.0879. Your initial consultation is free.

When you schedule your first appointment, we ask that you complete a simple questionnaire in order to give us a better idea about your personal, financial and legal situation. By completing the questionnaire, you'll save valuable time by not having to answer basic questions. Your attorney will have a good understanding of your particular circumstances before you come to our office.

You'll have plenty of time during your initial consultation to cover any additional information you'd like to share, answer any questions that you may have, and explore the best legal options available to you.

On behalf of the entire Bezaire, Ledwitz & Borncamp team, thank you for your time and consideration. We look forward to talking with you soon.

Regards,



Samuel B. Ledwitz, J.D., LL.M.  
Admitted in California and  
Washington D.C., Certified Specialist  
in Estate Planning, Trust and Probate—  
State Bar of California



Caroline Borncamp  
Admitted in California and  
Washington D.C.,  
Certificate in Dispute Resolution



Bezaire  
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Borncamp, APC

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Family Legacy Law™

Wills, Trust and Probate  
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ADDITIONAL OFFICES IN  
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