REDDING TRUST & INSURANCE CO.

Estate Document Preparation

Your Trust Intake Workbook

A guided way to think through your estate plan

Welcome — read this first

This is a workbook, not a test. There are no right or wrong answers, and you do not need to know anything about estate planning to fill it out. Every section starts with a plain-English explanation of what we are asking and why.

Work through it however you want: write in pencil, leave blanks, cross things out, change your mind. We will go through your answers together during your appointment and fill in anything you skipped.

If a question makes you stop and think — that is a good thing. Those are usually the most important parts to discuss together.

How to use this workbook

- *Print it out and write on it, or fill it in on your computer — whichever is easier.*
- *If you don't know an answer, write "need to think about this" or just leave it blank.*
- *For couples: one workbook per household is fine. Note which answers differ between the two of you.*
- *Bring it (or email it back) before your signing appointment.*

Questions along the way? Call (530) 377-6884
or email madison@reddingtrust.com

Quick Glossary — terms you'll see in this workbook

Skim this once. You don't have to memorize anything — just know it's here if a word looks unfamiliar later.

Trust

A legal arrangement where you (the "settlor") put your stuff into a container that you still control during your life. When you pass away, the trust hands your stuff to the people you chose — without going through probate court.

Trustee

The person managing the trust. While you're alive and well, that's you. After you pass (or if you can't manage things yourself), your successor trustee takes over.

Successor Trustee

The person who steps in when you can no longer serve as trustee — either because you've passed away or because you're incapacitated. Often a spouse first, then an adult child, sibling, or trusted friend.

Beneficiary

The person (or charity, or pet trust) who receives what's in the trust after you're gone. You can name multiple beneficiaries and split things however you want.

Pour-Over Will

A short backup will that says "anything I forgot to put in the trust, send it to the trust." Belt-and-suspenders protection.

Financial Power of Attorney

A document that names someone to handle your money and legal matters while you're alive but unable to do it yourself (illness, hospital stay, travel). Ends at death.

Healthcare Agent (or Healthcare POA)

A person you authorize to make medical decisions if you can't speak for yourself. Lives inside your Advance Healthcare Directive.

Advance Healthcare Directive

A document that names your healthcare agent AND records your wishes about life support, organ donation, and final arrangements — so your family doesn't have to guess.

Probate

The court process that handles your stuff if you don't have a trust. It's slow (often 9–18 months in California), public, and expensive. Avoiding probate is the main reason most people set up a trust.

Funding the Trust

Actually putting your stuff into the trust — retitling your home, moving bank accounts, etc. A trust only works for what's been funded into it. We'll handle the deed for your home. You'll handle bank accounts with help from us.

1. About You

The basics — who you are and how to reach you. If you're married or doing this as a couple, fill in both of you.

Person 1

Full legal name (exactly as it appears on your ID):

Date of birth:

Phone:

Email:

Person 2 (if applicable)

Full legal name:

Date of birth:

Phone:

Email:

Your home

Street address:

City, State, ZIP:

Mailing address (if different):

Marital status

- ☐ Single
- ☐ Married
- ☐ Registered domestic partnership
- ☐ Divorced
- ☐ Widowed

Children

List anyone you consider your child — biological, adopted, or stepchildren you want included. Even adult children. If you have none, write "none."

Pets

Name, type, age. We can set aside money for their care if you want — see the Pet Care section later.

2. Who manages things if you can't — Successor Trustee

What is a Successor Trustee?

While you're alive and well, you manage your own trust. The Successor Trustee is the person who takes over when you no longer can — either because you've passed away, or because you've become unable to handle your own affairs (serious illness, dementia, etc.).

What they actually do: pay your final bills, file your last tax return, gather your assets, sell the house if needed, and distribute everything to your beneficiaries the way you've laid out in the trust. Think of them as the person running the show after you.

It does NOT have to be a family member. It does NOT have to be your oldest child. It should be someone who is organized, honest, and willing to take this on.

Common picks

- *Married couples often name each other first, then an adult child, sibling, or close friend as backup.*
- *Singles or couples without kids often name a sibling, niece/nephew, or trusted friend.*
- *If no one in your circle feels right, you can name a professional fiduciary (licensed in California) — ask us about this.*

First choice — Successor Trustee

Full name:

Relationship to you:

Phone:

Address:

Backup #1 — if your first choice can't or won't serve

Full name:

Relationship to you:

Phone:

Address:

Backup #2 (optional)

Full name:

Relationship to you:

Phone:

Address:

Co-trustees? (optional)

Want two people to serve together (e.g., two of your children, or a sibling + professional fiduciary)? Note that here. Co-trustees usually have to agree on big decisions.

3. Who receives your assets — Beneficiaries

What is a Beneficiary?

The people (or charities, or even a pet trust) who receive what's in your trust after you've passed. You can name as many as you want, and split things any way you want — by percentage ("50% to each of my two kids") or by specific items ("the house to my daughter, the rest split between my children").

You can also name backup beneficiaries in case your first choice passes before you do. That way nothing falls through the cracks.

Examples to spark ideas

- *"My two children, equally"*
- *"50% to my spouse, 25% to each child"*
- *"My sister Jane, with $20,000 set aside for my dogs' care"*
- *"$10,000 to my alma mater, rest split equally among my nieces and nephews"*
- *"All to my spouse; if she predeceases me, then to my brother"*

Primary Beneficiaries — who gets what

Write each person's name, their relationship to you, and either a percentage or specific items. Be as detailed or simple as you want.

Backup Beneficiaries — if a primary passes before you

Example: "If my daughter predeceases me, her share goes to her children equally."

Specific gifts (optional)

Anything specific you want a particular person to receive? ("My wedding ring to my niece Sarah," "my truck to my nephew Tom," "my coin collection to my best friend Jim.")

Anyone you want to specifically EXCLUDE?

If you want to make sure someone does NOT inherit (estranged family member, etc.), tell us here. We'll word the trust to make your wishes clear.

3a. Pet Care (if applicable)

Pet Trust

California law (Probate Code §15212) lets you set aside money in your trust specifically for your pets' care. You name:

- A caregiver — the person who will physically care for your pets
- An amount — how much money should go toward their care
- A backup caregiver — in case your first choice can't do it

When your last pet passes, any remaining money goes to a beneficiary you choose (usually the caregiver, or another beneficiary).

Primary Pet Caregiver

Full name:

Relationship to you:

Phone:

Address:

Backup Pet Caregiver

Full name:

Relationship to you:

Phone:

Address:

How much should be set aside for pet care?

Estimate based on your pet's age, health needs, and expected lifespan. Common range: $5,000 – $30,000.

Amount:

Where should leftover funds go when all pets have passed?

4. If you can't handle money decisions — Financial Power of Attorney

What is a Financial Power of Attorney?

This is your "pinch hitter" for money matters while you're still alive. If you're in the hospital, traveling, or have a health issue that prevents you from managing your finances, your Agent can step in and:

- Pay your bills
- Manage your bank accounts
- Sign documents on your behalf
- Handle insurance, taxes, and benefits

This is ONLY active while you're alive. The moment you pass away, it ends — and your Successor Trustee takes over.

Choose someone trustworthy and organized. Most people pick the same person as their Successor Trustee, but you don't have to.

Primary Agent

Full name:

Relationship to you:

Phone:

Address:

Backup Agent

Full name:

Relationship to you:

Phone:

Address:

When should this take effect?

☐ Immediately when I sign — my agent can act right away even if I'm fine. (Most common, most flexible.)

☐ Only if I become incapacitated — requires a doctor's certification before my agent can act. (Slower, but adds a safeguard.)

5. Medical decisions — Advance Healthcare Directive

What is an Advance Healthcare Directive?

Two things in one document:

1. Healthcare Agent — the person who speaks for you to doctors if you can't speak for yourself. They can authorize procedures, choose facilities, and make end-of-life decisions based on what they know about your wishes.
2. Your wishes — written guidance about life support, pain relief, organ donation, and final arrangements. This takes the pressure off your family during a hard moment, because you've already made the call.

It's a gift to whoever you name. They won't have to wonder what you would have wanted.

Primary Healthcare Agent

Full name:

Relationship to you:

Phone:

Address:

Backup Healthcare Agent

Full name:

Relationship to you:

Phone:

Address:

Second Backup (optional)

Full name:

Relationship to you:

Phone:

Address:

End-of-life preferences

If you had an incurable condition, were permanently unconscious, or treatment was causing more harm than good, what would you want?

☐ Do NOT prolong my life — focus on comfort, not extending treatment.

☐ Prolong my life as long as possible — try every available treatment.

☐ Let my healthcare agent decide based on the situation.

Pain relief

☐ Yes — I want pain relief at all times, even if it might hasten death.

☐ Only if my condition is incurable — otherwise keep me as alert as possible.

☐ Let my healthcare agent decide.

Organ donation

☐ Yes — donate any usable organs and tissues.

☐ Yes, but only for transplantation (not research or teaching).

☐ No — do not donate any organs or tissues.

☐ Let my healthcare agent decide.

Burial or cremation

☐ Burial

☐ Cremation

☐ Let my healthcare agent / family decide.

Other final wishes (optional)

Anything specific about your service, where you'd like to be buried or scattered, music, readings, who you want notified — write whatever's important to you. Or leave blank.

6. Real Estate

Why we ask about real estate

For each property you own, we prepare a Trust Transfer Deed that moves the property into your trust and record it with the county. This is what actually keeps the property out of probate.

You don't need to know the legal description or parcel number — we'll pull that from the county records. Just give us the address and how the title is currently held.

Property 1

Address:

City, State, ZIP:

How is title currently held?

Example: "Just in my name," "Jointly with my spouse," "In my late father's name (we haven't transferred yet)"

Approximate value:

Mortgage holder (if any):

Property 2 (if applicable)

Address:

City, State, ZIP:

How is title currently held?

Example: "Just in my name," "Jointly with my spouse," "In my late father's name (we haven't transferred yet)"

Approximate value:

Mortgage holder (if any):

Property 3 (if applicable)

Address:

City, State, ZIP:

How is title currently held?

Example: "Just in my name," "Jointly with my spouse," "In my late father's name (we haven't transferred yet)"

Approximate value:

Mortgage holder (if any):

7. Other Assets — just for context

We don't need account numbers

This section helps us understand the size and shape of your estate so we can plan well. You only need general info — bank names, approximate balances, types of accounts. No account numbers, no Social Security numbers, no passwords. We never ask for any of that.

Important: retirement accounts (401(k), IRA, pension) and life insurance pass through their own beneficiary designations, NOT through the trust. We'll talk about updating those during your appointment.

Bank & investment accounts

Example: "Chase checking — about $5,000" / "Schwab brokerage — about $80,000"

Retirement / pensions / annuities

Just the institution and type. Example: "CalSTRS pension," "Fidelity 401(k)."

Life insurance

Company and approximate policy size. Example: "Northwestern Mutual — $250,000 term policy."

Vehicles

Year, make, model. Example: "2019 Toyota Tacoma"

Business interests

Any LLCs, partnerships, or businesses you own a piece of.

Other valuable items

Jewelry, art, collections, precious metals, anything else worth noting.

7a. A Complimentary Financial Review (optional)

The financial side of your plan

Setting up your trust takes care of how your assets will pass. It doesn't, on its own, look at how those assets are invested, or whether they're positioned to do what you want them to do. Those are two different jobs, and they tend to work best together.

Our colleague Chris Hall handles financial planning and works right alongside our office. If it would be helpful, Chris can take a no cost, no obligation look at the overall picture you've sketched out in Sections 6 and 7 and share any thoughts. There's no pressure to act on anything, and your trust documents don't depend on this in any way.

If you'd like us to set up a friendly introduction, check the first box below. Checking it also tells us it's okay to share your asset overview with Chris so he can come prepared. If now isn't the time, just check the second box or skip this page. It changes nothing about your trust.

Would you like a complimentary financial review?

☐ Yes, please have Chris reach out about a no cost, no obligation financial review. It's okay to share my asset overview from this workbook with him so he can prepare.

☐ No thank you, not right now.

Best way and time to reach you (optional)

Only needed if you checked the first box. Example: "Mornings are best, my cell is 530-555-0100."

8. Anything else

Special circumstances we should know about

Family dynamics, estranged relatives, a beneficiary with special needs, a previous marriage, business succession concerns — anything that makes your situation unique.

Questions for us

Anything you want to make sure we cover during your appointment.

That's it — well done.

Bring this with you to your appointment, or send it back ahead of time.

We'll walk through every section together.