

Is Your Family *Truly Protected?*

A 5-minute checklist every California homeowner should complete — before a life event makes the decision for you.

! Answer each question honestly. Every "No" or "Not Sure" represents a gap that could cost your family thousands — or your home entirely. California law has changed. Are you up to date?

Estate Plan

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Do you have a current, signed living trust or will in place?

 Without this, California courts decide what happens to your home and everything you've worked for.

Has your estate plan been reviewed or updated in the last 3 years?

Do you have a healthcare directive and durable power of attorney on file?


 Without these, your family may have no legal authority to make decisions on your behalf.

Does your family know where your important documents are stored and who to contact?

Your Home & Real Estate

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Is your home titled inside a living trust — not just in your personal name?

 California AB 2016 (effective April 1, 2025) raised the simplified probate threshold for a primary residence to \$750,000 — but it still requires a court hearing. A living trust bypasses court entirely and protects your family immediately.

Is your home's current market value above \$750,000?

⚠ If your home is worth more than \$750,000, AB 2016's simplified process does NOT apply. Your estate goes through full probate — which can cost \$35,000+ and take 12–18 months.

- Do you know your current home equity and what it means for your family's financial future?
- Do you have a written plan for what happens to your home if you need to transition to assisted or senior living?

🏠 Life Insurance & Mortgage Protection

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- Do you have a life insurance policy currently in force?
- Is your mortgage protected — meaning your family could stay in the home if you passed away tomorrow?

⚠ Most California homeowners are underinsured by 40–60% of what their family would actually need to survive and keep the home.

- Have you reviewed your life insurance coverage amount within the last 5 years?

👤 Beneficiary Designations

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- Have you named beneficiaries on all financial accounts, retirement accounts, and insurance policies?
- Do your beneficiary designations reflect your current wishes — not who you named 10 or 20 years ago?

⚠ Beneficiary designations override your will. An outdated form can legally give your assets to the wrong person — including a former spouse.

- Are your beneficiary designations aligned with the instructions in your living trust or will?

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- Do you understand what California AB 2016 means for your estate — and whether your home qualifies?

📄 AB 2016 (effective April 1, 2025) created a simplified court process for primary residences under \$750,000 — but it is NOT a substitute for a living trust, which avoids court completely and protects your privacy.

- Have you had an honest conversation with your family about your wishes and where your documents are located?
- Do you feel confident that if something happened to you today, your family would be financially and legally protected?

Your Protection Score

Check each item you can confidently answer "Yes" to. Every unchecked box is a gap in your family's protection. How many do you have?

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YOUR NEXT STEP – NO COST, NO OBLIGATION

Book Your Free Family Strategy Call

In 20 minutes, we'll review your checklist results together, identify your most urgent gaps, and map out a simple protection plan tailored to your family.

This is not a sales call — it's a conversation.

REAL ESTATE

ESTATE PLANNING COORDINATOR

LIFE INSURANCE

NOTARY SERVICES

BOOK YOUR FREE FAMILY STRATEGY CALL

Information in this checklist is educational and references California Assembly Bill 2016 (AB 2016), effective April 1, 2025 (California Probate Code §§ 13150–13152). This is not legal advice. Please consult a licensed California estate planning attorney for guidance specific to your situation. Estate planning services offered through licensed attorneys. Real Estate services provided by Trena M. Harris, DRE #01321072, eXp Realty.

Trena Harris | Your Trusted Family Realtor
PROTECTING CALIFORNIA FAMILIES

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