



LIVING TRUST & ESTATE PLANNING

FOR CALIFORNIA PUBLIC SAFETY FAMILIES

Since 1988, BCN Financial has helped California public safety professionals with financial and estate planning.

Our living trust portfolios are designed for firefighters, police officers, and other public servants — focused on thoughtful planning, clarity, and long-term protection for the families they serve.

WHAT WE DO

Estate planning is about thoughtful preparation and clear decision-making. At BCN, we design and coordinate plans that align with your broader financial life & long-term goals.

Estate planning documents are prepared through BCN's estate planning platform and coordinated by your BCN advisor, helping ensure the plan aligns with your broader financial and family goals.

Your dedicated BCN advisor works with you throughout the process — helping you understand your options and how everything fits together.

INCLUDED IN A BCN TRUST PORTFOLIO:

- ▶ Trust Declaration
- ▶ Certification of Trust
- ▶ Pour-Over Will
- ▶ Durable Power of Attorney (Finance)
- ▶ Durable Power of Attorney (Health Care)
- ▶ Advance Health Care Directive
- ▶ Schedule of Trust Assets
- ▶ Personal Property Memorandum
- ▶ In-State Grant Deed Preparation
- ▶ Guardianship for Minor Children
- ▶ Special Needs Provisions (If Applicable)
- ▶ CalPERS – Special Power of Attorney (County 37 & Private Systems, If Applicable)
- ▶ Notarization Included (Geographic Restrictions)

Our role is to help members understand the process, make informed decisions, and put a thoughtful plan in place—without unnecessary complexity.

**Schedule at Your
Convenience**



HOW IT WORKS

**SIMPLE AND
SUPPORTIVE**

1

Schedule an Appointment

Members may schedule online, or by phone to begin the estate planning process.

2

Trust Application & Design Meeting

A straightforward planning meeting and information gathering process allow us to understand your goals, family considerations, and assets.

3

Document Preparation

Estate planning documents are prepared through BCN's estate planning system based on the information gathered during the planning process.

4

Final Review & Delivery

Your BCN advisor reviews the documents with you & coordinates final delivery, including notarization where available.

PRICING YOU CAN PLAN AROUND

- ▶ **Living Trust Package: \$1,500**
(Available to dues-paying members and their families)
- ▶ **Grant Deed - County Recording Fees**
\$50 for primary residence
\$125 per additional property
- ▶ **Trust Updates**
No charge for major life events (Birth, Death, Etc.)
Standard amendments: \$150
Additional changes (within 24 months): **\$300**

PRICING SUBJECT TO CHANGE

FUNDING YOUR TRUST

Creating a Living Trust is only part of the process. For it to function as intended, assets must be properly aligned with it — a step many people are unaware of.

BCN provides clear guidance and support to help members understand what steps are required, including assistance with:

- ▶ Grant deed preparation and recording for a primary residence
- ▶ Financial and investment accounts
- ▶ Retirement plans
- ▶ Life insurance and annuities

CONTACT US TODAY!

☎ (510) 769-1088

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