

# THE COMPLETE GUIDE TO Wills & Trusts in California

## 2026 EDITION

A Free Comprehensive Resource from law-trust.com

**39.5 million**

Population

**\$184,500**

Probate Threshold

**No**

State Estate Tax

**\$2,500**

Attorney Fee (from)

### ■ What's Inside This Guide

- ✓ State probate laws & thresholds
- ✓ Estate tax analysis
- ✓ Will vs. trust comparison
- ✓ Step-by-step will creation checklist
- ✓ Trust setup guide
- ✓ Common mistakes to avoid
- ✓ State-specific forms & requirements
- ✓ Attorney cost estimates
- ✓ Online tool comparison
- ✓ State-specific FAQs
- ✓ Official court & bar resources

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# Chapter 1: Introduction — Estate Planning in California

Estate planning is one of the most important things you can do for your family — yet most Americans put it off. In California, with 39.5 million residents, the majority of adults still don't have a valid will.

This guide was written specifically for California residents. While general estate planning principles apply across all 50 states, the details — probate thresholds, tax rules, court procedures, required forms — are state-specific. Using a generic guide or out-of-state template can lead to costly mistakes.

## Why Estate Planning Matters

- Without a will, the state decides who inherits your assets — and it may not be who you'd choose.
- Without a healthcare directive, doctors and hospitals may be forced to take actions against your wishes.
- Without a power of attorney, your family may need to go to court just to manage your finances if you become incapacitated.
- Without proper planning, your family could face months of probate court, thousands in legal fees, and significant family conflict.
- With proper planning, you can minimize taxes, protect assets, and make sure your legacy goes exactly where you intend.

## What Documents Make Up a Complete Estate Plan?

Document	Purpose	Urgency
Last Will & Testament	Distributes assets, names guardian for minor children	HIGH
Revocable Living Trust	Avoids probate, manages assets during incapacity	MEDIUM-HIGH
Durable Power of Attorney	Authorizes financial decisions if incapacitated	HIGH
Advance Health Care Directive	Directs medical treatment decisions	HIGH
HIPAA Authorization	Allows medical providers to share information	MEDIUM
Beneficiary Designations	Controls who receives retirement/insurance accounts	HIGH

## Chapter 2: California Probate Laws & Overview

Probate is the court-supervised process of validating a will and distributing assets after death. In California, probate is handled by the Superior Court.

### Probate Threshold & Process

In California, estates with gross assets over **\$184,500** generally require formal probate administration. Estates below this threshold may qualify for simplified procedures.

Key Fact	Detail
Probate Court	Superior Court
Probate Threshold	\$184,500
Average Cost	\$15,000–\$40,000+
Typical Duration	6–18 months (varies)
Will Witnesses Required	2
Notarization Required	No
Self-Proving Affidavit	Available
Holographic Will	Check state law

### California-Specific Probate Features

- Community property state — spouse automatically owns 50% of marital assets
- Holographic (handwritten) wills are valid if entirely in testator's handwriting and signed
- Simplified succession procedure available for estates under \$184,500
- Spousal property petition available for surviving spouses
- Independent Administration of Estates Act (IAEA) reduces court supervision

### How to Avoid Probate in California

**Revocable Living Trust:** Hold assets in a trust — trust assets pass directly to beneficiaries without probate.

**Beneficiary Designations:** Life insurance, IRAs, 401(k)s, and annuities with beneficiaries named pass outside probate.

**Joint Tenancy / JTWROS:** Property held in joint tenancy with right of survivorship passes automatically to the survivor.

**Transfer-on-Death (TOD):** Bank accounts, brokerage accounts, and sometimes real estate can have TOD designations.

**Payable-on-Death (POD):** Bank accounts with POD designations pass directly to named beneficiaries.

**Simplified Procedure:** Estates under \$184,500 may qualify for simplified administration.

## Key California Statutes

- California Probate Code §6100 et seq.
- California Probate Code §15000 et seq.
- California Health & Safety Code §7100

## Chapter 3: Estate Tax Analysis for California Residents

California has no state estate tax. Only federal estate tax applies (threshold: \$13.61M per individual in 2026).

### Federal Estate Tax (2026)

The federal estate tax applies to estates over approximately \$13.61 million per individual (\$27.22 million for married couples with proper planning). The Tax Cuts and Jobs Act of 2017 doubled the exemption, but without Congressional action, it is scheduled to revert to roughly \$7 million per person in 2026. Estate planning done now should account for potential exemption changes.

Taxable Amount Over Exemption	Estate Tax Rate
\$0 – \$10,000	18%
\$10,001 – \$20,000	20%
\$20,001 – \$40,000	22%
\$40,001 – \$60,000	24%
\$60,001 – \$80,000	26%
\$80,001 – \$100,000	28%
\$100,001 – \$150,000	30%
\$150,001 – \$250,000	32%
\$250,001 – \$500,000	34%
\$500,001 – \$750,000	37%
\$750,001 – \$1,000,000	39%
Over \$1,000,000	40%

### Estate Tax Planning Strategies

**Unlimited Marital Deduction:** Assets passing to a surviving US citizen spouse are completely exempt from federal estate tax.

**Annual Gift Exclusion:** In 2026, you can gift up to \$18,000 per person per year without any gift tax consequences. Married couples can combine for \$36,000 per recipient.

**529 / Education Gifting:** You can superfund a 529 plan with up to \$90,000 (\$18,000 × 5 years) per beneficiary without using lifetime exemption.

**Irrevocable Life Insurance Trust (ILIT):** Life insurance proceeds held in an ILIT are excluded from your taxable estate while providing liquidity for estate expenses.

**Charitable Giving:** Charitable donations reduce your taxable estate dollar-for-dollar. Charitable Remainder Trusts (CRTs) provide income during life plus estate reduction.

**Family Limited Partnership / LLC:** Business owners can transfer interests to family members at discounted values, reducing estate size while keeping control.

**Qualified Personal Residence Trust (QPRT):** Transfer your home to heirs at a discounted value while retaining the right to live in it for a term of years.

**Portability Election:** A surviving spouse can 'port' the deceased spouse's unused federal exemption — but **MUST** file an estate tax return to elect this, even if no tax is owed.

## Chapter 4: Will vs. Trust — What's Right for California?

The will vs. trust decision is one of the most common questions in estate planning. Here's what California residents specifically should consider:

Feature	Last Will & Testament	Revocable Living Trust
<b>Cost to Create</b>	\$69–\$299 (online) or \$1,500+ (attorney)	\$399–\$599 (online) or \$2,000+ (attorney)
<b>Probate Required</b>	Yes — goes through Superior Court	No — trust assets bypass probate
<b>Privacy</b>	Becomes public record in probate	Remains private
<b>Effective When</b>	Only at death	During life AND at death
<b>Incapacity Planning</b>	Requires separate POA	Successor trustee takes over automatically
<b>Complexity</b>	Simpler to create	More complex — must fund the trust
<b>Out-of-State Property</b>	Requires ancillary probate	Avoids ancillary probate
<b>Minor Beneficiaries</b>	Court may require guardianship of assets	Trust manages assets until set age
<b>Contests</b>	Relatively easy to challenge	Harder to contest than a will
<b>Business Assets</b>	Can name executor to manage	Trust can hold business interests
<b>Updates</b>	Execute new will or codicil	Simple amendment (amendment form)
<b>Time to Settle</b>	6–18 months (probate)	Weeks to months (no court)

### When a Will is Usually Sufficient in California

- ✓ Your total estate is well below the probate threshold
- ✓ You don't own real estate in multiple states
- ✓ Your beneficiaries are adults with no special needs
- ✓ Privacy isn't a concern
- ✓ You're young and building wealth — plan to upgrade later
- ✓ Your beneficiaries are named on all accounts/insurance policies

### When a Trust is Strongly Recommended in California

- ✓ Your estate exceeds the \$184,500 probate threshold
- ✓ You own real estate in multiple states
- ✓ You want to avoid the time and cost of probate
- ✓ You have a beneficiary with special needs or addiction issues
- ✓ You want privacy — probate records are public in California
- ✓ You're concerned about incapacity planning

- ✓ You have minor children and want control over when/how they inherit
- ✓ You have a blended family with children from prior relationships

## Popular Trust Types in California

- Revocable Living Trust
- Irrevocable Trust
- Special Needs Trust
- Charitable Remainder Trust
- QTIP Trust

## Chapter 5: Step-by-Step Will Creation in California

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Creating a legally valid will in California requires following specific procedures. Here's a complete step-by-step guide:

### Step 1: Gather Your Information

- List all assets: real estate, bank accounts, investments, retirement accounts, vehicles, valuable personal property
- List all liabilities: mortgage, debts, loans
- Identify all potential beneficiaries (name, address, relationship, date of birth)
- Choose an executor — the person who will carry out your will's instructions
- If you have minor children: choose a guardian
- Consider alternates for each role in case your first choice is unavailable

### Step 2: Decide How to Distribute Your Assets

- Specific bequests: 'I give my car to [name]' or 'I give \$10,000 to [charity]'
- Residuary estate: everything not otherwise given — pick one or more beneficiaries and percentages
- Contingent gifts: what happens if a beneficiary dies before you do?
- For minors: at what age should they receive assets directly? (Many people choose 21, 25, or 30)
- Review beneficiary designations — retirement accounts and insurance pass OUTSIDE the will

### Step 3: Choose Your Estate Planning Method

- Online service (fastest, least expensive) — Trust & Will, LegalZoom, or similar (see Chapter 11)
- Attorney-drafted (most thorough, most expensive) — see Chapter 10 for California attorney costs
- Self-drafted (risky, not recommended without legal training)
- State-provided statutory will form (limited but better than nothing)

### Step 4: Execute the Will Properly

- California requires: your signature + 2 witnesses
- Witnesses must be adults who are NOT beneficiaries in the will
- Everyone must sign at the same time, in each other's presence
- Notarization: Not required for validity, but strongly recommended for the self-proving affidavit
- Self-proving affidavit: Highly recommended — signed before a notary, makes probate smoother
- Do NOT use correction fluid or make changes to a signed will — execute a new will or codicil

### Step 5: Store Your Will Safely

- Keep the original in a fireproof safe or safety deposit box
- Tell your executor where to find it

- Do NOT store it somewhere inaccessible (a safety deposit box that only you can open)
- Register it with your county probate court (optional in most states, but adds protection)
- Keep a copy with your attorney if you used one
- Review and update every 3–5 years or after major life events

## Step 6: Update When Circumstances Change

- Marriage or divorce
- Birth of a child or grandchild
- Death of a beneficiary or executor
- Major change in assets (bought/sold real estate, inherited money, started a business)
- Moving to a new state (especially community property vs. non-community property)
- Significant change in tax laws

## Chapter 6: Setting Up a Trust in California

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A revocable living trust is the most common type of trust used in estate planning. Here's how to create and properly fund one in California:

### Phase 1: Create the Trust Document

- Choose your trustee: you are typically the initial trustee of your own revocable trust
- Choose a successor trustee: who takes over if you become incapacitated or die?
- Choose beneficiaries: who receives trust assets after your death?
- Define distribution terms: ages, conditions, outright distribution or ongoing trust?
- Work with an attorney or online service to draft the trust document
- Execute the trust: typically requires your signature (and sometimes notarization)

### Phase 2: Fund the Trust (Critical Step Most People Skip!)

**Warning:** An unfunded trust is essentially worthless for probate avoidance. The most common trust mistake is creating the document but failing to transfer assets into it.

**Real Estate:** Execute and record a new deed transferring property to 'The [Your Name] Revocable Trust dated [Date].' In California, this must be done through the Superior Court county recorder.

**Bank Accounts:** Contact your bank to retitle accounts in the trust name, or add the trust as a POD beneficiary.

**Brokerage / Investment Accounts:** Contact your broker to retitle non-retirement accounts in the trust name.

**Retirement Accounts (IRA/401k):** Do NOT transfer these into the trust — keep beneficiary designations current. Consider naming the trust as contingent beneficiary only if appropriate.

**Life Insurance:** Consider naming the trust (or keeping individual beneficiaries). For estate tax purposes, an ILIT may be better.

**Vehicles:** Retitling vehicles into the trust has drawbacks (insurance complications). Consider a TOD designation or simply not transferring.

**Business Interests:** Transfer LLC membership interests or corporate shares to the trust per your operating agreement.

**Personal Property:** A 'schedule of assets' or 'assignment of personal property' document can transfer personal items into the trust.

### Phase 3: Create Companion Documents

- Pour-Over Will: catches any assets not in the trust at death, 'pours them over' into the trust
- Durable Power of Attorney: for financial decisions outside the trust
- Healthcare directive: Advance Health Care Directive
- HIPAA Authorization: authorizes healthcare providers to share information
- Beneficiary designation updates: update all accounts to align with trust plan

### Phase 4: Ongoing Maintenance

- Review the trust every 3–5 years
- Add new assets to the trust as you acquire them
- Update the trust when beneficiaries' circumstances change
- Ensure new real estate is titled in the trust name at purchase
- Provide copies (or at least the trustee's name/contact info) to your financial institutions

## Chapter 7: Trust Setup Checklist

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Use this checklist to track your progress in setting up and maintaining your trust in California:

### ■ Trust Document

- Choose trustee, successor trustee, and beneficiaries
- Draft trust document (attorney or online service)
- Execute trust document with required signatures
- Store original trust document securely
- Provide copies to financial institutions

### ■ Real Estate

- Prepare deed transferring property to trust
- Deed recorded with county recorder
- Notify homeowner's insurance (add trust as additional insured)
- Notify mortgage lender (due-on-sale clause considerations)
- Verify property taxes still correctly assessed

### ■ Financial Accounts

- Primary checking/savings: retitled to trust
- Savings/money market: retitled to trust
- Brokerage accounts: retitled to trust
- CDs/bonds: retitled to trust
- Safe deposit box: access updated

### ■ Retirement Accounts

- IRA beneficiary designation reviewed
- 401(k) beneficiary designation reviewed
- SEP-IRA / SIMPLE IRA beneficiary reviewed
- Annuity beneficiaries reviewed

### ■ Insurance & Protection

- Life insurance beneficiary reviewed
- Homeowner's/renters insurance: trust added
- Umbrella policy reviewed

## ■ Companion Documents

- Pour-over will executed
- Durable power of attorney executed
- Advance Health Care Directive executed
- HIPAA authorization signed

## ■ Ongoing Maintenance

- Annual review scheduled (every 3–5 years minimum)
- New assets added to trust as acquired
- Beneficiary designations reviewed after life events
- Trust amendments made when needed

## Chapter 8: Common Mistakes California Residents Make

These are the most common — and costly — estate planning mistakes specific to California residents. Learning from others' errors can save your family thousands of dollars and months of heartache.

■ ■ **Mistake #1** Failing to fund a living trust — creating the trust document but not retitling assets to it

■ ■ **Mistake #2** Not accounting for community property rules when planning asset distribution

■ ■ **Mistake #3** Forgetting to update beneficiaries after divorce (California auto-revokes ex-spouse in will, but NOT in insurance/retirement accounts)

■ ■ **Mistake #4** Using an out-of-state will template that doesn't comply with California's specific witness requirements

■ ■ **Mistake #5** Assuming a living trust avoids all probate — untitled assets still go through probate

■ ■ **Mistake #6** Not designating a successor trustee for incapacity, not just death

### Universal Estate Planning Mistakes

- Procrastinating — many people die without any estate plan at all
- DIY errors — using forms that don't comply with your state's specific requirements
- Forgetting to update — your 1998 will names your ex-spouse as executor
- Not coordinating beneficiary designations with your will/trust plan
- Leaving minor children without a named guardian
- Not having a healthcare directive — leaving your family to guess at your wishes
- Assuming your spouse automatically gets everything (not true in many states without proper planning)
- Not protecting assets from long-term care / Medicaid spend-down
- Failing to plan for digital assets (social media, cryptocurrency, online accounts)

## Chapter 9: California Forms & Requirements

Here are the key forms and requirements for estate planning in California:

### Will Execution Requirements

Requirement	Detail
<b>Document Type</b>	Typed/printed (electronic wills have limited validity)
<b>Your Signature</b>	Required — sign in front of witnesses
<b>Number of Witnesses</b>	2
<b>Witness Requirements</b>	Adults, not beneficiaries in the will
<b>Notarization</b>	Not required for validity
<b>Self-Proving Affidavit</b>	Available (notarized — streamlines probate)
<b>Date Required</b>	Yes — date your will when you sign it

### Key California Estate Planning Forms

Form Name/Number	Purpose	Where to Get
DE-111	Petition for Probate	<a href="https://www.courts.ca.gov/">https://www.courts.ca.gov/...</a>
DE-160	Inventory and Appraisal	<a href="https://www.courts.ca.gov/">https://www.courts.ca.gov/...</a>
DE-150	Notice of Petition to Administer Estate	<a href="https://www.courts.ca.gov/">https://www.courts.ca.gov/...</a>
DE-140	Notice of Proposed Action	<a href="https://www.courts.ca.gov/">https://www.courts.ca.gov/...</a>
ADHC Form	Advance Health Care Directive	<a href="https://www.courts.ca.gov/">https://www.courts.ca.gov/...</a>

### Healthcare Directive Requirements in California

California's advance healthcare directive is called the "Advance Health Care Directive". This document (or these documents) allow you to: (1) state your wishes about end-of-life medical treatment, and (2) name someone to make healthcare decisions for you if you cannot. It is separate from your will and equally important.

### Power of Attorney Requirements

A Durable Power of Attorney (POA) is critical for incapacity planning in California. This document names someone to manage your financial affairs if you become unable to do so yourself. Without it, your family may need court-supervised conservatorship/guardianship — an expensive and time-consuming process. Requirements vary by state — use a California-specific POA form.

## Chapter 10: Attorney Costs in California

California attorneys who specialize in estate planning often charge flat fees ranging from \$1,500–\$5,000 for a basic will package. Complex estates with business interests or blended families typically run \$5,000–\$15,000+.

### Attorney Fee Structures

Fee Type	How It Works	Best For
Flat Fee	Fixed price for a defined package (will, trust, POA, etc.)	Most individuals and families
Hourly	Billed per hour (\$200–\$500+/hr for estate attorneys)	Complex, custom situations
Percentage	% of estate value — common in probate (not planning)	Estate administration
Subscription	Annual fee for ongoing access and updates	People who want maintenance

### Typical California Attorney Package Costs (2026)

Package	Typical Cost	What's Included
Simple Will Package	\$2,500–\$8,000	Will + POA + Healthcare Directive
Revocable Trust Package	\$2,000–\$6,000	Trust + Pour-Over Will + POA + Directive
Couples Estate Plan	\$4,000+	Two complete plans coordinated
Business Owner Plan	Call for quote	Above + business succession planning
Probate Administration	\$15,000–\$40,000+	Full estate administration (not planning)

### Attorney vs. Online Service: The Real Comparison

For most families in California, the decision comes down to complexity. Here's our honest take:

#### Online services are great when:

- Your situation is relatively straightforward
- You're comfortable with forms and guidance
- Budget is a consideration
- You want to get it done quickly

#### An attorney is worth it when:

- Your estate may be subject to federal estate tax
- You have a blended family, special needs beneficiaries, or complex relationships
- You own a business that needs succession planning
- You own property in multiple states

- You've had a significant change in life circumstances
- You want personalized advice, not just document generation

■ Pro tip: Many people start with an online service for a basic plan and then upgrade to an attorney as their estate grows. Even an online will is vastly better than no will at all.

# Chapter 11: Online Estate Planning Tools — Full Comparison

Online estate planning services have made professional-quality estate documents accessible to everyone. All major services cover all 50 states including California. Here's our comprehensive comparison for 2026:

Service	Will	Estate Plan	Trust	Best For	Rating
Trust & Will	\$69	\$199	\$399	Affordable, focused estate planning	4.8/5
LegalZoom	\$89	\$249	\$549+	Established brand, broader legal services	4.5/5
Fabric by Gerber Life	Free	Free	N/A	Young families on a budget	4.4/5
Willing	\$69	\$149	\$249	Simple estates, easy interface	4.2/5
Nolo WillMaker	\$99	\$199	\$249	Desktop software, comprehensive guidance	4.1/5

## Service Deep Dives

### ■ Trust & Will

**Website:** <https://law-trust.com/go/trust-and-will>

**Pricing:** Wills from \$69 • Estate plans from \$199 • Trusts from \$399

**Best for:** Affordable, focused estate planning

**Our take:** Our top pick for most users. Attorney-reviewed in all 50 states. Fastest to complete.

### ■ LegalZoom

**Website:** <https://law-trust.com/go/legalzoom>

**Pricing:** Wills from \$89 • Estate plans from \$249 • Trusts from \$549+

**Best for:** Established brand, broader legal services

**Our take:** 25+ years of trust. Better if you also need business or trademark services.

### ■ Fabric by Gerber Life

**Website:** <https://law-trust.com/go/fabric>

**Pricing:** Wills from Free • Estate plans from Free • Trusts from N/A

**Best for:** Young families on a budget

**Our take:** Free basic will creation. Focused on young parents and life insurance.

### ■ Willing

**Website:** <https://law-trust.com/go/willing>

**Pricing:** Wills from \$69 • Estate plans from \$149 • Trusts from \$249

**Best for:** Simple estates, easy interface

**Our take:** Clean interface. Good for straightforward estates.

### ■ Nolo WillMaker

**Website:** <https://law-trust.com/go/nolo>

**Pricing:** Wills from \$99 • Estate plans from \$199 • Trusts from \$249

**Best for:** Desktop software, comprehensive guidance

**Our take:** Desktop software with extensive legal guidance. Good for DIY-minded users.

■ Our Recommendation: Trust & Will is our top pick for most California residents. It offers the best combination of price, quality, attorney review, and ease of use. Visit [law-trust.com](https://law-trust.com) for our full reviews and current discount links.

## Chapter 12: Frequently Asked Questions — California

Here are the most common questions from California residents about wills, trusts, and estate planning:

### Q: Does California require a will to be notarized?

A: No. California does NOT require notarization for a valid will. You need two witnesses who sign in your presence. However, a 'self-proving affidavit' (which is notarized) speeds up probate.

### Q: What is the probate threshold in California?

A: In 2026, estates valued over \$184,500 in gross assets must go through formal probate. This includes real estate at full market value, not net equity.

### Q: Can I write my own will in California?

A: Yes — a 'holographic will' written entirely in your handwriting and signed is valid in California. No witnesses are required. However, typed wills need two witnesses.

### Q: Is a living trust worth it in California?

A: Often yes, given California's high probate fees (set by statute at ~4% of first \$100K, 3% of next \$100K, etc.) and high real estate values. A \$1M estate could cost \$23,000+ in statutory probate fees.

### Q: What happens if I die without a will in California?

A: Your assets pass by 'intestate succession.' For married people, community property goes to spouse. Separate property splits between spouse and children per California Probate Code §6400.

### Q: How do I avoid probate in California?

A: Primary methods: 1) Revocable living trust, 2) Joint tenancy with right of survivorship, 3) Beneficiary designations on accounts/insurance, 4) Transfer-on-death (TOD) deeds for real estate.

### Q: Does California have an estate tax?

A: No state estate tax. Only federal estate tax applies, with a 2026 exemption of approximately \$13.61 million per person.

### Q: How long does probate take in California?

A: Typically 9 months to 1.5 years for straightforward cases. Complex estates with disputes or tax issues can take 2–3 years or longer.

## Chapter 13: California Resources & Official Links

### Official California Resources

Resource	URL / Contact
Superior Court (Probate)	<a href="https://www.courts.ca.gov/">https://www.courts.ca.gov/</a>
California State Bar (Attorney Referral)	<a href="https://www.calbar.ca.gov/">https://www.calbar.ca.gov/</a>
Federal Estate Tax (IRS)	<a href="https://www.irs.gov/businesses/small-businesses-self-employed/estate-tax">https://www.irs.gov/businesses/small-businesses-self-employed/estate-tax</a>
Free Legal Aid (California)	<a href="https://www.lawhelp.org/ca/">https://www.lawhelp.org/ca/</a>
AARP Legal Counsel for Elderly	<a href="https://www.aarp.org/legal-counsel/">https://www.aarp.org/legal-counsel/</a>
law-trust.com Full Reviews	<a href="https://law-trust.com/">https://law-trust.com/</a>
law-trust.com All State Guides	<a href="https://law-trust.com/guides/">https://law-trust.com/guides/</a>

### Online Learning Resources

- **American Bar Association (Estate Planning):** [https://www.americanbar.org/groups/real\\_property\\_trust\\_estate/](https://www.americanbar.org/groups/real_property_trust_estate/)
- **ACTEC (estate planning specialists):** <https://www.actec.org/>
- **IRS Estate & Gift Tax:** <https://www.irs.gov/businesses/small-businesses-self-employed/estate-tax>
- **NOLO Estate Planning Resources:** <https://www.nolo.com/legal-encyclopedia/wills-trusts-estates>
- **Consumer Financial Protection Bureau:** <https://www.consumerfinance.gov/>

### Finding an Estate Planning Attorney in California

The California State Bar Association (<https://www.calbar.ca.gov/>) offers a lawyer referral service. When searching for an estate planning attorney, look for: (1) Board certification or specialization in estate planning, (2) Membership in ACTEC (American College of Trust and Estate Counsel), (3) Experience with estates similar in size and complexity to yours, (4) Clear fee structure disclosed upfront, (5) Good communication — you should feel comfortable asking questions.

## Chapter 15: Digital Assets & Your Estate Plan

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Digital assets are a modern estate planning challenge that most people overlook. From cryptocurrency to social media accounts, your digital footprint has real value — and without proper planning, your heirs may lose access to it entirely.

### What Are Digital Assets?

#### Financial Digital Assets

- Cryptocurrency (Bitcoin, Ethereum, NFTs) — can be worth substantial amounts
- Online brokerage accounts (Robinhood, Fidelity, Schwab online)
- PayPal, Venmo, Cash App balances
- Online savings accounts (Marcus, Ally, SoFi)
- Reward points, airline miles, hotel points (often worth thousands)

#### Business Digital Assets

- Domain names and websites
- Online businesses (Etsy shops, Amazon seller accounts, dropshipping stores)
- Intellectual property stored digitally (ebooks, courses, software)
- Social media accounts with monetization (YouTube, Instagram, TikTok)
- Client lists and business data

#### Personal Digital Assets

- Social media accounts (Facebook, Instagram, Twitter/X, LinkedIn)
- Email accounts (Gmail, Outlook)
- Cloud storage (Google Drive, Dropbox, iCloud — photos, documents)
- Streaming subscriptions and digital libraries (iTunes, Kindle, Netflix)
- Gaming accounts with in-game currency or collectibles
- Password manager accounts

### Legal Framework in California

Most states, including California, have adopted some version of the Revised Uniform Fiduciary Access to Digital Assets Act (RUFADAA). This law gives fiduciaries (executors, trustees, and agents) the legal authority to access digital assets — but only if you give them permission through your estate planning documents.

### The Three-Tier Priority System

**Tier 1: Online Tool:** If a platform offers an online tool to designate who can access your account after death (like Facebook's Legacy Contact or Google's Inactive Account Manager), that setting controls — it overrides your will.

**Tier 2: Terms of Service:** If there's no online tool, the platform's Terms of Service governs. Many prohibit account transfers entirely.

**Tier 3: Will or Trust:** If neither of the above applies, your will or trust can authorize access — but only to the extent allowed by the platform's ToS.

## Digital Asset Planning Checklist

- Create a digital asset inventory (account names, rough values, access instructions)
- Store it securely — NOT in your will (which becomes public in probate)
- Use a password manager and document how your executor can access it
- Set up legacy contacts for Facebook, Google, Apple ID
- Add specific digital asset language to your durable power of attorney
- Add specific digital asset provisions to your trust if you have significant digital assets
- For cryptocurrency: document your wallet addresses and seed phrases in a secure location
- Consider a separate 'Digital Asset Letter of Instruction' sealed with your will
- Review platform Terms of Service for accounts with significant value

## Cryptocurrency Estate Planning

Cryptocurrency poses unique estate planning challenges. Unlike a bank account, there is NO customer service to call if you lose access. If your heirs don't have your private keys or seed phrase, the cryptocurrency is gone forever. At the same time, if you store access information insecurely, you risk theft during your lifetime.

- Never store seed phrases/private keys in your will (it becomes a public document)
- Use a hardware wallet and document how to use it
- Consider a fireproof safe with a sealed envelope containing access instructions
- Tell your executor that crypto exists without revealing the access details in public documents
- Consider a crypto-specific trust or 'digital asset letter' held by your attorney
- Keep records of your cost basis for tax purposes — your heirs will need this

## Chapter 16: Special Circumstances & Advanced Planning

Certain life situations require specialized estate planning strategies beyond the basics. Here's how California residents in these situations should approach their planning:

### ■ Blended Families (Second Marriages, Stepchildren)

Blended families are one of the most common sources of estate disputes. The challenge: you want to provide for your current spouse, while also ensuring your children from a prior relationship ultimately inherit.

**QTIP Trust (Qualified Terminable Interest Property):** Provides income to surviving spouse for life, then passes principal to your children. Used when you trust your spouse's financial needs but want to protect children's inheritance.

**His/Hers/Ours Separate Trusts:** Each spouse maintains separate trusts for their own children, with a shared trust for joint assets and joint children.

**Prenuptial Agreement Coordination:** Estate plan should be coordinated with any prenuptial agreements to avoid conflicts.

**Annual Review:** Blended family dynamics change — plan should be reviewed more frequently, especially after children come of age or family relationships change.

### ■ Business Owners

If you own a business, your estate plan must address business succession — what happens to your business when you die or become incapacitated. Without planning, a business can fail within months of an owner's death.

- **Buy-Sell Agreement:** legally binding agreement between business co-owners — what happens if an owner dies, becomes disabled, divorces, or wants to sell
- **Funded Buy-Sell:** the buy-sell agreement is funded with life insurance so the surviving owners can afford to buy out the deceased owner's interest
- **Succession Planning:** identify who will run the business — a family member, key employee, or sale to a third party
- **Business Valuation:** get the business valued for estate and gift tax planning purposes
- **Operating Agreement/Shareholder Agreement:** ensure these documents address death/disability scenarios
- **Key Man Insurance:** insures the business against the loss of key personnel
- **Family Limited Partnership/LLC:** can transfer business interests to heirs at discounted values, reducing estate taxes

### ■ Special Needs Beneficiaries

If you have a child or other family member with special needs who receives (or may receive) government benefits like Medicaid or SSI, leaving them an outright inheritance can disqualify them from those benefits. A Special Needs Trust (SNT) is the solution.

- A properly drafted SNT allows you to leave assets for a person with disabilities without disqualifying them from needs-based government benefits

- The trust pays for 'supplemental' needs beyond what government programs provide — vacations, electronics, personal care items, education
- Third-party SNTs (funded by anyone other than the beneficiary) have no Medicaid payback requirement
- First-party SNTs (funded with the beneficiary's own assets, such as a personal injury settlement) DO have a Medicaid payback requirement
- An SNT should be drafted by an attorney experienced in disability law in California
- ABLE accounts (Achieving a Better Life Experience) are a simpler alternative for smaller amounts

## ■ Long-Term Care & Medicaid Planning

The average cost of a nursing home in the US is \$7,000–\$10,000+ per month. Without planning, a long-term illness can wipe out a lifetime of savings. Medicaid planning — legally restructuring your assets to qualify for Medicaid — is a legitimate and important estate planning strategy.

**5-Year Lookback:** Medicaid has a 5-year lookback period for asset transfers. Give-aways made within 5 years of applying for Medicaid can result in a penalty period.

**Medicaid Asset Protection Trust (MAPT):** An irrevocable trust that holds assets outside your estate for Medicaid purposes — after the 5-year waiting period.

**Spousal Protections:** Medicaid 'spousal impoverishment' rules protect the community spouse (the one at home) by allowing them to keep certain assets and income.

**Long-Term Care Insurance:** Purchasing LTC insurance is the cleanest solution — pay a premium to insure against this risk. Best purchased before health issues arise.

**Hybrid Policies:** Life insurance with LTC riders provide coverage for both death and long-term care needs.

## ■ Non-Citizen Spouses

The unlimited marital deduction does NOT apply to non-citizen spouses. This can create a significant estate tax problem. A Qualified Domestic Trust (QDOT) is the solution — it allows assets to pass to a non-citizen surviving spouse estate tax-free, as long as the trust meets specific IRS requirements.

## Chapter 17: California Probate Timeline & Process

If your estate does go through probate in California, here's a detailed timeline of what to expect:

### Week 1–2

#### Immediate Actions

- Obtain 10–15 certified copies of the death certificate (you'll need more than you think)
- Locate the original will and safe deposit box key
- Notify immediate family and close friends
- Secure all assets and property — change locks if needed
- Stop automatic bill payments for discretionary expenses
- Notify Social Security, pension providers, and VA (if applicable) of the death
- Keep all medical and funeral bills for estate reimbursement

### Month 1

#### File Probate

- File petition with the Superior Court in the county of residence
- Submit original will to the court
- Pay probate filing fee (varies by county)
- Court issues Letters Testamentary (or Letters of Administration if no will)
- Executor is officially authorized to act
- Open an estate bank account

### Month 1–3

#### Notice & Inventory

- Publish notice to creditors (required in most states — typically 3–4 weeks in a local newspaper)
- Notify known creditors directly by mail
- Create inventory of all probate assets
- Obtain date-of-death valuations for all assets
- File inventory with the court
- Contact employer for final paycheck and benefits
- Collect all income owed to the estate

### Month 3–9

#### Administration

- Creditors have time to file claims (usually 3–6 months depending on state)
- Pay valid creditor claims (in priority order per state law)
- File final income tax return for the deceased (due April 15 or 9 months after death)
- File estate income tax return if estate earns income
- File estate tax return if applicable (due 9 months after death)
- Manage estate assets (maintain real estate, investments)

- Potentially sell real estate if required to pay debts or per will instructions

**Month 6–18****Distribution & Closing**

- Obtain court approval for accountings (if required)
- Distribute assets to beneficiaries per will instructions
- Obtain receipts from all beneficiaries
- Pay executor compensation (typically 2–4% of estate value, per state guidelines)
- File final accounting with the court
- Petition for formal discharge of executor
- Court closes the estate

## Executor Duties & Responsibilities

Being named executor is an honor — and a significant responsibility. Here's what executors in California are legally required to do:

- Act as a fiduciary — always in the best interests of the estate and beneficiaries
- Keep estate assets separate from personal assets
- Keep accurate records of all income, expenses, and transactions
- Treat all beneficiaries fairly and equally (no favorites)
- Communicate regularly with beneficiaries about estate progress
- Make prudent investment decisions for estate assets during administration
- File all required tax returns
- Pay all valid debts before distributing to beneficiaries
- Personal liability for mismanagement — executors can be sued for mistakes

## Chapter 18: Asset Protection Strategies

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Asset protection planning — legally restructuring your assets to protect them from future creditors, lawsuits, and judgments — is an important complement to estate planning. Here are the most important strategies available in California:

### Homestead Exemption

California offers homestead protection for your primary residence. The amount varies by state — some offer unlimited protection (Florida, Texas), while others cap it. Check the current limit with an attorney.

### Retirement Accounts

IRAs and 401(k)s have strong federal and state creditor protection. Funding your retirement accounts is both good financial planning and asset protection.

### Life Insurance & Annuities

Many states (including some protection in California) protect the cash value of life insurance and annuities from creditors. Check California-specific rules.

### LLC / Corporation

Operating a business through an LLC or corporation separates business liabilities from personal assets. Proper formation and maintenance is critical.

### Irrevocable Trust

Assets transferred to an irrevocable trust are generally no longer yours — and therefore protected from your future creditors. However, transfers must be made before creditor claims arise.

### Domestic Asset Protection Trust (DAPT)

Some states allow self-settled asset protection trusts where you can be both the grantor and beneficiary while receiving creditor protection. Check if California allows DAPTs.

### Tenancy by the Entirety

In states that allow it, property held as tenancy by the entirety by a married couple is protected from the creditors of just one spouse. Check if available in California.

### Gifting

Transferring assets to family members reduces your estate — but must be done well before any claims arise. Fraudulent conveyance laws can unwind gifts made to avoid known creditors.

## Asset Protection for Professionals

Doctors, attorneys, architects, engineers, and other licensed professionals face unique liability risks. Professional malpractice judgments can exceed insurance coverage. Comprehensive asset protection planning is especially important for these individuals.

- Maintain adequate malpractice insurance as the first line of defense
- Practice through a Professional Corporation (PC) or Professional LLC (PLLC) — limits personal liability for partner/colleague acts
- Keep retirement accounts fully funded — they have strong protection

- Consider umbrella insurance for personal assets
- Segregate high-value assets (real estate, investment accounts) from business operations
- Review your state's professional liability rules with a malpractice attorney
- Consider a domestic asset protection trust if your state allows them

## ■ ■ What Asset Protection Cannot Do

It's important to understand the limits of asset protection planning:

- Cannot protect against claims that existed BEFORE the protection was put in place (fraudulent conveyance)
- Cannot protect against all types of claims — child support, alimony, criminal fines, some tax claims
- Requires proper planning and maintenance — incomplete or sloppy planning can be undone by courts
- Is not a substitute for adequate insurance
- Cannot be done in the middle of a lawsuit — must be done proactively

## Chapter 20: Real-World Planning Scenarios for California Residents

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These hypothetical scenarios illustrate how estate planning works for different types of California families. All names are fictional.

### Scenario 1: Young Family in California

**Profile:** Mike & Sarah, ages 32 and 30. Two kids, ages 3 and 5. Combined income: \$120,000/year. Own a home with \$150,000 equity. \$50,000 in 401(k)s. \$200,000 in term life insurance each.

#### Key Concerns:

- Guardianship for minor children
- Managing life insurance proceeds until children are adults
- Affordable planning solution

#### Recommended Plan:

- Simple wills naming each other as primary beneficiary and their parents as guardians for children
- Testamentary trust in the will to hold life insurance proceeds until children reach age 25
- Durable power of attorney for each spouse
- Advance Health Care Directive for each spouse
- Update 401(k) beneficiary designations to each other
- Consider term life insurance increase as family/assets grow
- Best tool: Online service (Trust & Will or LegalZoom) — estate is straightforward
- Total cost: \$150–\$400 through an online service

### Scenario 2: Retiring Couple in California

**Profile:** Jim & Betty, ages 65 and 63. Kids grown and on their own. Home valued at \$450,000 (paid off). IRAs: \$800,000 combined. Investment account: \$300,000. Social Security income.

#### Key Concerns:

- Avoiding probate
- Tax-efficient IRA distribution to heirs
- Incapacity planning
- Asset protection and Medicaid planning

#### Recommended Plan:

- Revocable living trust to hold home and investment accounts — avoids probate
- Pour-over wills for each spouse
- IRA beneficiary designations: spouse as primary, children as contingent
- Consider an inherited IRA trust as contingent beneficiary (for tax-stretch planning)
- Durable powers of attorney
- Advance Health Care Directive

- Review long-term care insurance or MAPT for Medicaid planning
- Attorney recommended — estate is complex enough to warrant custom drafting
- Total cost: \$3,000–\$7,000 depending on attorney

### Scenario 3: Small Business Owner in California

**Profile:** Carlos, age 45. Single. Owns a plumbing business worth ~\$500,000. Has two employees. Home: \$350,000 with \$150,000 equity. Retirement: \$200,000. Two adult children from a prior marriage.

#### Key Concerns:

- Business succession
- Ensuring business doesn't collapse at death
- Fair treatment of both children
- Asset protection from business liability

#### Recommended Plan:

- Revocable living trust to hold personal assets
- Buy-sell agreement for the business (keyman life insurance funded)
- Business succession plan: name key employee as manager, give option to purchase
- Separate personal and business assets clearly in the trust
- LLC operating agreement updated to address death/disability
- Life insurance to equalize inheritance: if business goes to Child A, life insurance to Child B
- Durable POA with specific business management authority
- Business liability umbrella insurance
- Attorney essential — business succession requires custom planning
- Total cost: \$5,000–\$15,000 including business succession documents

### Scenario 4: Individual with Special Needs Child in California

**Profile:** Patricia, age 55. Widowed. Two children: one age 25 (neurotypical) and one age 20 with significant disabilities who receives SSI and Medicaid.

#### Key Concerns:

- Not disrupting disabled child's government benefits
- Providing meaningful support for disabled child beyond what government provides
- Fairness to both children

#### Recommended Plan:

- Third-party Special Needs Trust (SNT) for the child with disabilities
- Life insurance to fund the SNT
- Regular will and trust provisions for the neurotypical child
- Name a professional corporate trustee for the SNT (impartial, experienced with disability law)
- ABLE account for the disabled child for smaller, accessible funds

- Coordinate with siblings — educate them about SNT and why they shouldn't just give money directly to sibling with disabilities
- Attorney with disability law experience is essential for this planning
- Total cost: \$3,000–\$8,000 plus ongoing trustee fees

## Chapter 19: Estate Planning Glossary

Estate planning has its own vocabulary. Here are the key terms you need to know:

<b>Administrator</b>	A person appointed by the court to manage the estate of someone who died without a will (intestate).
<b>Advance Directive</b>	A legal document stating your healthcare wishes if you cannot communicate. Includes living wills and healthcare powers of attorney.
<b>Beneficiary</b>	A person or organization who receives assets from a will, trust, or beneficiary designation.
<b>Bequest</b>	A gift of personal property made in a will. A devise is a gift of real property.
<b>Bypass Trust</b>	Also called a credit shelter trust. Holds assets to take advantage of each spouse's estate tax exemption.
<b>Codicil</b>	An amendment to an existing will. Must be executed with the same formalities as the original will.
<b>Decedent</b>	The person who has died.
<b>Durable Power of Attorney</b>	A legal document authorizing someone (your 'agent' or 'attorney-in-fact') to make financial decisions for you. 'Durable' means it remains effective even if you become incapacitated.
<b>Elective Share</b>	A surviving spouse's right to claim a percentage of the deceased spouse's estate regardless of will provisions.
<b>Estate</b>	Everything you own at the time of your death — assets, liabilities, and rights.
<b>Estate Tax</b>	A tax on the transfer of your estate at death. Separate from inheritance tax.
<b>Executor / Personal Representative</b>	The person named in your will to carry out your wishes and administer your estate.
<b>Fiduciary</b>	A person who has a legal duty to act in the best interests of another. Executors, trustees, and agents are all fiduciaries.
<b>Funding a Trust</b>	The process of transferring assets into a trust. An unfunded trust provides no probate avoidance.
<b>Grantor</b>	The person who creates and funds a trust. Also called settlor or trustor.
<b>Guardian</b>	A person appointed to care for a minor child or incapacitated adult.
<b>Heirs</b>	Persons who inherit under the law (intestate succession). Distinguished from beneficiaries who inherit under a will.
<b>HIPAA Authorization</b>	Authorizes healthcare providers to share your medical information with designated people.

<b>Holographic Will</b>	A will entirely in the handwriting of and signed by the testator. Valid in some states, not all.
<b>Inheritance Tax</b>	A tax paid by the person who RECEIVES an inheritance. Different from estate tax (which is paid by the estate). Pennsylvania still has this.
<b>Intestate / Intestacy</b>	Dying without a valid will. Assets pass by state intestacy laws.
<b>Irrevocable Trust</b>	A trust that generally cannot be changed or revoked once created. Offers estate tax and asset protection benefits.
<b>Joint Tenancy with Right of Survivorship (JTWROS)</b>	A form of co-ownership where the surviving owner automatically inherits the deceased owner's share.
<b>Letters Testamentary</b>	A court document authorizing an executor to act on behalf of the estate.
<b>Living Trust</b>	A trust created during your lifetime. Can be revocable or irrevocable.
<b>Living Will</b>	A document stating your wishes about medical treatment if you are terminally ill or incapacitated. Also called advance directive.
<b>Marital Deduction</b>	The federal (and sometimes state) estate tax deduction for assets passing to a surviving spouse.
<b>Per Stirpes</b>	A way of distributing assets: if a beneficiary dies before you, their share passes to their descendants.
<b>Pour-Over Will</b>	A will that 'pours' assets not in your trust into the trust at your death.
<b>Probate</b>	The court-supervised process of authenticating a will, paying debts, and distributing assets.
<b>Revocable Living Trust</b>	A trust you create and can change or revoke during your lifetime. Avoids probate at death.
<b>Special Needs Trust</b>	A trust that holds assets for a beneficiary with disabilities without disqualifying them from government benefits.
<b>Successor Trustee</b>	The person (or institution) who takes over management of a trust when the original trustee dies, resigns, or becomes incapacitated.
<b>Tenancy by the Entirety</b>	A form of co-ownership for married couples that provides creditor protection in states where available.
<b>Testator</b>	A person who creates a will.
<b>Transfer-on-Death (TOD) / Payable-on-Death (POD)</b>	A designation that allows assets to pass directly to named beneficiaries without probate.
<b>Trustee</b>	The person or institution responsible for managing trust assets according to the trust document.
<b>Trustor / Settlor / Grantor</b>	The person who creates and funds a trust (all mean the same thing).

## Quick Reference: Key Numbers & Deadlines

### 2026 Key Estate Planning Numbers for California Residents

Item	Amount / Detail
<b>Federal Estate Tax Exemption (2026)</b>	~\$13.61 million per person
<b>Federal Annual Gift Exclusion</b>	\$18,000 per recipient
<b>Federal Lifetime Gift Exemption</b>	~\$13.61 million (combined with estate exemption)
<b>California Probate Threshold</b>	\$184,500
<b>California Estate Tax Exemption</b>	None — no state estate tax
<b>Average Online Will Cost</b>	\$69–\$299
<b>Average Online Trust Cost</b>	\$399–\$599
<b>Average Attorney Will Package</b>	\$2,500–\$8,000
<b>Average Attorney Trust Package</b>	\$2,000–\$6,000
<b>Average Probate Cost</b>	\$15,000–\$40,000+
<b>Will Witnesses Required</b>	2
<b>Estate Tax Return Due</b>	9 months after date of death
<b>Estate Income Tax Return</b>	April 15 (or 9 months after death for fiscal year)
<b>FBAR (Foreign Accounts)</b>	April 15 (if applicable)
<b>Portability Election Deadline</b>	9 months after death (file estate tax return)

### Estate Planning Review Triggers

Review and potentially update your estate plan whenever any of these life events occur:

- Marriage or divorce
- Birth or adoption of a child or grandchild
- Death of a beneficiary, executor, trustee, or guardian
- Significant change in your financial situation (large inheritance, sale of business, major loss)
- Purchase or sale of significant real estate
- Starting or selling a business
- Moving to a new state

- Beneficiary develops special needs or substance abuse issues
- Children come of age (18, 21, 25 — depending on your plan)
- Significant changes in estate tax law
- Every 3–5 years even without a specific trigger

## At-a-Glance: Online Services Comparison

Service	Will	Full Plan	Trust	URL
Trust & Will	\$69	\$199	\$399	<a href="http://law-trust.com/go/trust-and-will">law-trust.com/go/trust-and-will</a>
LegalZoom	\$89	\$249	\$549+	<a href="http://law-trust.com/go/legalzoom">law-trust.com/go/legalzoom</a>
Fabric by Gerber Life	Free	Free	N/A	<a href="http://law-trust.com/go/fabric">law-trust.com/go/fabric</a>
Willing	\$69	\$149	\$249	<a href="http://law-trust.com/go/willing">law-trust.com/go/willing</a>
Nolo WillMaker	\$99	\$199	\$249	<a href="http://law-trust.com/go/nolo">law-trust.com/go/nolo</a>

## Chapter 14: Your Next Steps

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You've just read everything you need to know about estate planning in California. Now it's time to act. Here's your action plan:

### This Week

- Decide: do you need a will, a trust, or both? (See Chapter 4 for guidance)
- Choose your path: online service or attorney
- If online: visit [law-trust.com](https://www.law-trust.com) for our current recommendations and discount links
- If attorney: contact <https://www.calbar.ca.gov/> for referrals

### Within 30 Days

- Create your will (minimum viable estate plan)
- Execute your healthcare directive (Advance Health Care Directive)
- Execute your power of attorney
- Update beneficiary designations on all accounts

### Within 90 Days

- If using a trust: fund it with your major assets
- Ensure real estate is properly titled
- Store all documents securely and tell your executor/successor trustee where they are
- Provide copies of healthcare directive to your doctor and family

### Ongoing

- Review your plan every 3–5 years
- Update after major life events (marriage, divorce, new children, deaths, moves)
- Keep beneficiary designations current
- Add new assets to trust as acquired

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