



The Law Firm of  
**KAVESH  
MINOR &  
OTIS, INC**

Estate Planning Specialists  
*for your peace of mind<sup>®</sup>*

**1.800.756.5596**



## MAY 2020 ISSUE

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## VIRTUAL SEMINAR

**For your safety and the safety of others, we have made all of our seminars virtual, so you can watch them live and in real-time from the convenience of your own home.**

## Kids Aged 18 to 26 Are Such a Problem! (Just not in the way you may think)

by Attorney, Philip J. Kavesh



Once a child (or grandchild) reaches age 18, in California and many other states he or she is considered an "adult" (at least for legal purposes). However, that young adult may still depend on his or her parents for financial support or for help in making important financial and health care decisions.

These seminars are for the public and also for our existing clients who want to bring family or friends! Since they're virtual, we encourage you to consider inviting friends and family that might not be in the area and who can join us remotely!

## LIVING TRUST SEMINARS

THURSDAY, MAY 7TH

9:30am - 11:30am

REGISTER

SATURDAY, MAY 9TH

9:30am - 11:30am

REGISTER

TUESDAY, MAY 12TH

9:30am - 11:30am

REGISTER

WEDNESDAY, MAY 27TH

9:30am - 11:30am

REGISTER

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### Special Client Event SECURE Act Seminar

SATURDAY, MAY 16th

9:30am - 11:30am

REGISTER

TUESDAY, MAY 19th

9:30am - 11:30am

REGISTER

Unfortunately, if a Young Adult  
Suffers a Major Accident or  
Becomes Seriously Ill,  
What Happens Then?

Usually, lots of very bad things because the child is legally an adult and has privacy rights... [READ ON](#)

New "SECURE"  
Act Makes Your  
IRAs Less  
Secure! (Second  
Warning)

**\*IRA OWNERS BEWARE\***

**New "SECURE" Act Makes Your IRAs  
Less Secure!**

*If you have IRAs that in total (including your spouse's) exceed \$200,000, you must read on.*

#### What's this New Law About?

To the surprise of many, a little publicized provision was added last minute to the Federal Appropriations (Budget) Bill and signed into law by President Trump on December 20, 2019. The provision is called the SECURE Act ("Setting Every Community Up for Retirement Enhancement").

While it does improve some company retirement plans for employees and does defer your first taxable IRA required minimum distributions ("RMDs") from age 70 ½ to age 72, it has a **devastating income tax effect on you...** [Continue Reading](#)

A Special Guest  
Video

## HELPFUL LINKS DURING QUARANTINE



- [7 Wellness Tips During Social Distancing](#)
- [Calming Meditations](#)
- [12 Famous Museums Offer Virtual Tours You Can Take on Your Couch](#)
- [450 Free Ivy League Online Courses](#)

## What In The World Is Happening?

We have invited Harvard educated economist Dryden Pence - - who regularly on TV at Fox Business News, CNBC, and Bloomberg Business - - to address these burning questions in the minds of so many of our clients... [Continue Reading](#)

## CLIENT REVIEWS

*"Kavesh, Minor & Otis has worked with my wife and I on numerous aspects of our estate planning, including our Living Trust, irrevocable insurance trust and IRA Inheritance Trust with which we were comfortable that we had done the most for ourselves and for our heirs. The missing piece for our heirs was a track to run on once we were not here to give them direction..."*  
- Don & Carol P.

## A SPECIAL THANK YOU and Helping More Than Ever!



One of the many ways that our clients have helped our firm over the years is by referring our firm to their friends, family and loved ones. We have always taken the time to express our sincerest form of gratitude for helping us out by allowing us the opportunity to help your loved ones with their own estate planning.

During this crisis, we have very quickly been forced to adapt and make ourselves available to our existing and prospective clients unlike we have ever before. As a result, we are able to help so many more people than ever as well!

Thanks to technology, we are able to schedule virtual seminar presentations and appointments with people, which means that if you have friends or family outside of our office locations who reside

anywhere in California, we can help them and get their estate planning matters in order.

If you have someone that we can help and that you want to refer, it's easy. Just forward along this newsletter to them or [invite them to come to one of our free seminars!](#)



## OFFICE LOCATIONS

**For your convenience, we have multiple office locations throughout Southern California.**

### MAIN OFFICE

#### **TORRANCE OFFICE**

990 W. 190th Street, Suite 500  
Torrance, CA 90502

### TELEPHONE NUMBER

**1.800.756.5596**

### OTHER LOCAL OFFICES

#### **PASADENA OFFICE**

790 E. Colorado Blvd., 9th Floor  
Pasadena, CA 91101

#### **ORANGE OFFICE**

333 City Drive West, 17th Floor  
Orange, CA 92868

#### **WOODLAND HILLS OFFICE**

5850 Canoga Avenue, 4th Floor  
Woodland Hills, CA 91367

#### **NEWPORT BEACH OFFICE**

5000 Birch Street, Suite 8000  
Newport Beach, CA 92660



*The testimonial in this newsletter and throughout our website were provided by actual clients. To maintain their privacy, their names may be abbreviated and their photos are not shown. Please note that testimonials do not warrant, guarantee or predict your particular results. Actual client testimonial letters may be viewed by you in several "Thank You" books, proudly displayed at our main office lobby.*

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