

Inside Your Wealth


A Publication of The Diamond Group Wealth Advisors




March Into Renewal: Growth, Wellness & Fresh Beginnings

A NOTE FROM MARILYN

March is here, bringing new beginnings, longer days, and meaningful celebrations! As we step into this new season, it's a perfect time to focus on renewal, balance, and well-being.

This month, we celebrate Women's History Month and International Women's Day (March 8)—a time to recognize the strength, achievements, and contributions of women worldwide.  Let's take a moment to uplift and support the incredible women in our lives.

March is also National Nutrition Month, reminding us to nourish our bodies and minds with healthy habits.  Whether it's trying new wholesome recipes, staying active, or making mindful choices. Remember, small steps lead to lasting wellness. Check out our article on the importance of a protein-packed breakfast!

Lastly, don't miss the chance to gain valuable insights from our expert, Robert Silverman, Attorney at Law, leading our **LUNCH and LEARN** discussion on "Advanced Estate Planning" where he will share the latest 2025 updates, tax strategies and preserving your legacy for generations to come. Check inside for details -- sign up today!

Whatever March brings your way, may it be a month of inspiration, wellness, and new possibilities!

What are you looking forward to this month? Would love to hear from you!

Marilyn



Marilyn Suey

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REVISE YOUR ESTATE PLAN WHEN YOU MARRY

BY: ROBERT SILVERMAN, ATTORNEY AT LAW, SILVERMAN & JAFFE, P.C

Many people make a big mistake when they: a) execute a Will (and/or a Living Trust); b) subsequently marry; and c) don't review and revise those documents after their marriage.

California's "pretermitted spouse" law is a vital legal safeguard that provides recourse for someone who is unintentionally left out of his or her spouse's estate plan. However, it can also lead to legal disputes and unintended consequences if proper estate planning is not undertaken.

A pretermitted (omitted) spouse is a person who marries someone with a last will and testament (a "testator") and is not mentioned in the testator's will or living trust. California law presumes that when a spouse is not mentioned, the omission is unintentional, unless there is clear evidence to the contrary. Although it may seem harsh, this law applies even when a will or living trust was executed before the marriage or even before the testator even knew the future spouse.

The presumptively omitted spouse is entitled to receive a substantial share of the testator's estate. Importantly, if one of three exceptions apply, the spouse may not have a valid claim to a share:

1. The will (or trust) explicitly states that the omission of the spouse was intentional;
2. A legal agreement (e.g. "prenup") is executed that expressly waives the right of a spouse to inherit;
3. The spouse is already provided for through other means, such as joint tenancy property, life insurance policies or retirement accounts.

Consider the following case I handled (facts and names changed). I represented Dana in handling a probate of the estate of her late mother, Millie. Millie's twenty-year old will provided that Dana would receive her entire estate. Five years before Millie died, she married Gus. Millie and Gus discussed and agreed informally not to provide for the other upon death; rather, that their respective children would inherit from each of them. But, neither spouse ever established any estate planning documents expressing that intent.

Under the pretermitted spouse law, Gus was entitled to half of Millie's assets because he wasn't mentioned in her (old) will. Dana was understandably distraught when she learned about this problem. Thankfully, Gus did the honorable thing by not pursuing a claim; however, as you might imagine, cases like this tend to have a heartbreaking, rather than heartwarming, end.

The above case demonstrates that failing to update one's estate plan after marriage can result in significant, if not tragic, problems.

The family may become involved in expensive, time-consuming and relationship-damaging, litigation to determine whether the omission was intentional or accidental. The battle often pits the spouse against the testator's children from a prior marriage.

Marriage is just one of many significant life changes that warrant an immediate review of your estate plan. If you choose not to include your spouse in your estate plan or to include your spouse in a very modest way, explicitly stating this in your will and/or living trust is critical. Obviously, if you never update your will or trust after you marry, you miss this critical opportunity.

After you marry, it's also important to update and integrate into your overall estate plan your beneficiary designations on retirement accounts, life insurance policies, and payable-on-death accounts (which pass directly to designated beneficiaries upon your death and are not governed by your will or trust).

For people who plan to be married, a prenuptial or postnuptial agreement should be considered so that expectations are clarified and future claims avoided.

The lesson here is that regular and comprehensive estate planning plays a key role in protecting loved ones and mitigating risk.

This article is intended to provide information of a general nature, and should not be relied upon as legal, tax and/ or business advice. Readers should obtain specific advice from their own, qualified professional advisors.

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Lunch and Learn
CONVERSATIONS THAT MAKE A DIFFERENCE

Advanced Estate Planning - Safeguarding Your Legacy and Your Wealth

Key Topics :

- Common Transfer Tax Mitigation Strategies
- Federal Estate and Gift Tax 101
- Property Tax Reassessment Exemption Rules
- Essential Lifetime Gifting Concepts
- Basic Planning for Blended Families

Thursday, March 13, 2025
11:00AM-1:00 PM
6101 Bollinger Canyon Rd.,
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Guest Speaker:
Robert Silverman, Attorney at Law,
Silverman & Jaffe

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THE POWER OF A PROTEIN PACKED BREAKFAST:

How 30 grams can transform your health

For years, breakfast has been called the most important meal of the day, but recent research highlights why it truly matters—especially when it comes to protein intake. Studies now show that consuming at least 30 grams of protein at breakfast is essential for muscle-protein synthesis, appetite regulation, and overall metabolic health.

But what actually happens in the body when we prioritize protein in the morning? A compelling study led by Dr. Heather Leidy explored this question, revealing significant benefits of a high-protein breakfast compared to other morning meal choices.

The Study: Protein vs. Low-Protein vs. No Breakfast

Dr. Leidy's research examined how different breakfast compositions impact hunger, food cravings, and brain activity throughout the day. Each participant went through three different breakfast scenarios:

- Skipping breakfast entirely
- Eating cereal (13 grams of protein)
- Consuming a high-protein breakfast (35 grams of protein from eggs and lean beef)

Each meal contained 350 calories, with similar amounts of fat, fiber, and sugar. The key difference? The protein-to-carbohydrate ratio.

To measure the effects, researchers analyzed participants' brain activity, hunger hormones (ghrelin and peptide YY), and overall food motivation before dinner.

The Findings: How a High-Protein Breakfast Impacts the Body

The results were clear and compelling:

- Those who consumed 35 grams of protein in the morning reported feeling fuller for longer and had reduced cravings throughout the day.
- Brain scans showed lower activity in areas linked to food motivation, meaning they were less likely to crave unhealthy snacks.



- Blood tests revealed better regulation of hunger hormones, reducing the likelihood of overeating later in the day.

In contrast, those who skipped breakfast or consumed a lower-protein meal experienced higher hunger levels, increased cravings, and a greater likelihood of snacking on high-fat, high-sugar foods in the evening.

Why This Matters for Long-Term Health

A high-protein breakfast is more than just a way to curb hunger—it plays a crucial role in muscle maintenance, metabolic function, and weight management. Over time, consistently prioritizing protein in the morning can:

- ✓ Support muscle retention, especially as we age
- ✓ Regulate appetite, leading to healthier food choices throughout the day
- ✓ Improve metabolic efficiency, aiding in weight management and overall health

For optimal results, aim for 30-35 grams of high-quality protein at breakfast. Options such as eggs, Greek yogurt, lean meats, and protein-rich smoothies can help meet this target.

The Bottom Line

Skipping breakfast or consuming a low-protein meal may set the stage for increased cravings, poor food choices, and metabolic inefficiency. In contrast, a well-balanced, protein-rich breakfast supports satiety, muscle health, and better overall nutrition.

If long-term health and wellness are priorities, starting the day with sufficient protein should be a non-negotiable part of your routine.



Trust & HOMEOWNER'S INSURANCE

BY: ROBERT SILVERMAN, ATTORNEY AT LAW, SILVERMAN & JAFFE, P.C

Homeownership is often one of the most significant financial investments people make in their lifetime. Protecting that investment with homeowner's insurance is not only wise but usually required if you have a mortgage.

However, a little-known issue can arise when the title to a home is held in a living trust. If the property's title is in the name of a trust, a mismatch can occur between the named insured under the policy - individual owner(s) - and the legal property owner, the living trust.

Particularly due to the recent devastating fires in Southern California, a few clients who understandably have their homes titled in a living trust, have inquired about this issue. Each was worried about the above-referenced mismatch as to their home and questioned whether this could put them at risk that a hypothetical fire insurance claim might be denied.

If the home is titled in the name of a living trust but the insurance policy lists only the individual homeowner as the insured, the insurer may argue that the legal owner—the trust—is not covered under the policy. This could create a loophole for the insurer to deny claims or even cancel the policy outright.

A 2009 appellate case, *Kwok vs. Transnation Title Insurance Company*, involved a similar issue, except that: i) an LLC, not an individual, transferred title into the LLC owner's trust; and ii) that case involved a title insurance policy; not a homeowner's insurance policy. The court upheld the insurance company's denial of the claim due to the trust transfer.

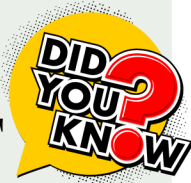


While this case caused considerable worry about titling of homes in one's living trust, no mass (if any) denial of homeowner's insurance claims has resulted. Since it is extremely common and beneficial to own a home in a living trust, many modern homeowner's insurance policies expressly allow transfers into the homeowner's living trust.

(continued on the next page)



NEW RETIREMENT RULE IN 2025



A SECURE Act 2.0 provision effective in 2025 that could impact your retirement savings this year.



LARGER CATCH-UP CONTRIBUTIONS FOR AGES 60 TO 63

Effective 2025, active 401(k), 403(b) and governmental 457(b) plan participants can contribute up to \$10,000 or 150% of the 2024 catch-up contribution limit. For 2025, the maximum catch-up contribution is \$11,250 while the total limit is \$34,750 (to include the \$23,500 contribution limit and catch-up contribution of \$11,250.)

Participant Age in 2025	2025 Standard Annual Deferral Limit	Catch Up Contribution for 2025	Total 2025 Annual Contribution Limit
50-59 or 64 or older	\$23,500	\$7,500	\$31,000
60-63	\$23,500	\$11,250	\$34,750

For other new provisions effective 2025, please visit The Diamond Group Wealth Advisors Tips Page. Scan the code that will direct you to our website.



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DOWNLOAD YOUR FREE Key Financial Data 2025



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In any event, I have not heard about nor read in legal journals or other sources about insurance companies attempting to deny fire or hazard claims on these grounds.

Nevertheless, you shouldn't need to speculate or worry about potential homeowner's insurance policy claim denials or what any given court may or may not decide on this issue. Fortunately, this problem is avoidable with proper planning and communication. Here are some steps homeowners can take to ensure their insurance coverage aligns with their living trust:

1. **Notify Your Insurance Company:** Some insurance companies require you to notify them that you own your home in your living trust; hence, do so to be safe. Provide them with a copy of your Trust Certification and ask them to update your policy accordingly. Ask for verification that your policy coverage is secure, notwithstanding that your home is titled in your living trust.
2. **Add the Trust as an Additional Insured:** Virtually all insurers will allow you to add your living trust as an additional insured on the policy. This ensures that both the individual homeowner and the trust are covered.
3. **Review Your Policy Regularly:** Homeowner's insurance policies (and related policies, including your umbrella policy, if any) should be reviewed with an experienced insurance agent annually and whenever a significant change, such as transferring the title to a trust, occurs. This helps catch potential gaps in coverage before they become problematic.

Many insurance companies have long ago addressed this issue by offering coverage, endorsements and/or riders specifically designed to cover properties held in trusts. These provide peace of mind to homeowners that their coverage is secure.

You should certainly be able to enjoy the benefits of your living trust without compromising your insurance protection.

This article is intended to provide information of a general nature, and should not be relied upon as legal, tax and/ or business advice. Readers should obtain specific advice from their own, qualified professional advisors.

For any questions on these topics and as you manage your finances, please give us a call. I would be happy to be of service and support to you and your family.

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ESTATE PLAN CHANGES AHEAD DON'T WAIT TO PLAN

The current federal estate tax law, established by the Tax Cuts and Jobs Act of 2017, is set to expire on December 31, 2025. After this date, the estate tax exemption amount is expected to revert to pre-2018 levels, which could significantly impact your estate planning strategies.

If no legislation is passed by then, the amount you can gift during your lifetime and upon death without being subject to federal tax will be cut by close to 50%.

Key Points:

- Current Exemption (2025) \$13,610,00.00
- Projected Exemption (2026) Approximately \$7 Million.

More factors may affect the necessity of advanced planning, however, particularly in affluent area, it will be beneficial to understand what it entails depending on your unique situation.

For full review of your situation, consult your professionals.



Timeless wisdom, practical wellness tips, and smart lifestyle advice—explore Marilyn's Blogs today! Scan the QR code.



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The Diamond Group Wealth Advisors is an independent wealth management firm that empowers its clients to design their ideal lifestyle starting today, for tomorrow, and for life.

We believe that **Your Wealth is More than Your Money**

Our approach in building your customized plan honors what matters to you most. Your motivations, aspirations, and the causes you care about deeply.

Our core values are trust, commitment, compassion and collaboration.

ARE ALL THE ROOMS IN YOUR FINANCIAL HOUSE IN ORDER?

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A FRESH PERSPECTIVE

Partnering with an advisor doesn't mean losing control of your finances; it's about gaining valuable insights from someone who can guide you through each milestone while prioritizing your best interests.

You've likely navigated many financial decisions through various life stages - career transitions, marriage, raising children, caring for aging parents, divorce or planning for retirement. Managing your own portfolio can be rewarding, however, having an outside perspective can be incredibly beneficial. A fresh perspective may reveal opportunities and strategies that might otherwise go unnoticed. Even if you're already working with an advisor, seeking a second opinion can provide insights tailored to your unique circumstances.

We specialize in creating long-term strategies that align with your personal objectives and timelines. On the investment side, we can connect you to opportunities that are usually not accessible to individual investors.

As a fiduciary, we are held to a higher legal standard, although it's not what drives us. Our passion is to empower you to be in control of your wealth by going as broad and deep, based on your unique situation and preference. Empowering you to navigate your financial future confidently.

It doesn't matter where you are. All you need to do is START.

Let's Talk

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