

Plan for a Brighter Tomorrow



Caprice L. Collins is a top-rated Harvard Law trained attorney with 40 years of experience

WILLS & LIVING TRUSTS • TRUST ADMINISTRATION • ASSET PROTECTION

LEARN HOW TO BUILD GENERATIONAL WEALTH

Generational Wealth is of paramount significance as it represents a beacon of financial stability for your family. It serves as a tangible testament to the hard work, diligence and financial wisdom of previous generations offering a solid foundation upon which future generations can build their dreams and aspirations.

Past and Current Challenges

America's "Land of Opportunity" mantra fails to recognize a brutal reality experienced by African Americans: Centuries of chattel slavery, discrimination in housing, education, jobs and brutal criminalization by law enforcement have all stunted our progress. But still many African Americans prospered by obtaining middle class status and considerable political power including becoming the U.S. President.

Despite the progress, there exists a tremendous racial wealth gap between White and Black Americans: just 45.3% of Black Americans are homeowners, compared to 74.4% for whites. Thanks in large part to higher rates of homeownership, white Americans have \$1.4 million in household wealth, on average, nearly six times of Black families at \$227,554.

Achievements in Greater L.A. Require Protection

The Three Most Affluent Majority Black communities in the United States are located close to home: View Park, Baldwin Hills, and Ladera Heights with many surrounding communities also with high property values and above average income levels. These prime properties are routinely being sold to or transferred to non-blacks often due to failure of the senior property owners to plan to keep the property in the family.



The Urgency of Estate Planning to Preserve Wealth

Estate Planning using Living Trusts supports Legacy Building as it allows families to avoid probate and to determine how the family home and other assets will be distributed at death of the owner. Many families have special circumstances to consider in protecting their wealth for future generations: heirs not prepared to handle financial decision-making, Special Needs family members, etc.

Moreover, there are pitfalls that can be avoided such as Prop. 19 which determines whether the family will retain the owners' low Property Tax assessment, Recovery of Medi-Cal benefits and complications with Reverse Mortgage payoff after death. At the Collins Law Group, APC we've been helping families for more than 20 years, meaning we're extremely familiar with the best ways to assist families after their loved one passes away. So, do your family a favor and tell them to call us at (310) 677-9787 before doing anything else after you pass.

We promise it'll make all the difference.





The Right Trusted Advisor
Caprice L. Collins
FOUNDER OF COLLINS LAW GROUP APC

The Collins Law Group has been helping individuals and their families navigate the complexities of Estate Planning for over 20 years. Planning is more than protecting the planner and their loved ones—it's a vital step toward closing the Racial Wealth Gap and leaving Generational Wealth to your family. A Living Trust avoids probate and can keep the valuable L.A. real estate in the family. In addition, working with the Collins Law Group, creates a network of trusted advisors ensuring expert support when it's needed the most. Take action today to protect your hard earned assets and your loved ones. Call us at (310) 677-9787 or go to Collinslawgroup.com to register for a free educational event and start planning for a brighter tomorrow.

Gain Valuable Knowledge About Estate Planning With Our **FREE** Seminars & On-Demand Webinars

Is your estate plan keeping up with your life? Protect what matters most—your loved ones, assets, and peace of mind. Schedule your **TRUST REVIEW** with Collins Law Group today to ensure your legacy is secure. Guarantee your intentions are honored.

Upcoming In-Office Seminars for the New Year:

Wednesday,
January 15

Wednesday,
February 19

Wednesday,
March 19

Collins Law Group Office • 10 a.m.
3330 W. Manchester Blvd., Inglewood, CA 90305

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Our **G.R.E.A.T.**® Estate Planning Method

