BIER LAW BULLETIN

Be Informed. Be Prepared. Be Free.

Each month, we share practical tips for keeping your estate plan up to date, a few personal and firm highlights, and an introduction to one of our favorite local experts. If there's a topic you'd like us to cover in a future issue, simply reply to this email—we'd love to hear from you.
Seth and Leann Bier

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What's Happening

Recent News and Upcoming Events

>>> Click to Register

LIVE WORKSHOP IN PV

APRIL 8 | 2:00 PM | PENINSULA CENTER LIBRARY

At this free workshop, estate planning attorney Seth Bier will walk through how Wills, Trusts, and probate actually work in California — using a clear, story-based approach that's easy to follow.

You'll learn:

- The key differences between a Will and a Trust
- Why probate is so expensive (and how to avoid it)
- Common mistakes families make — and how to avoid them
- How to make things easier for your loved ones

This is a straightforward, educational class — no pressure, no legal jargon.

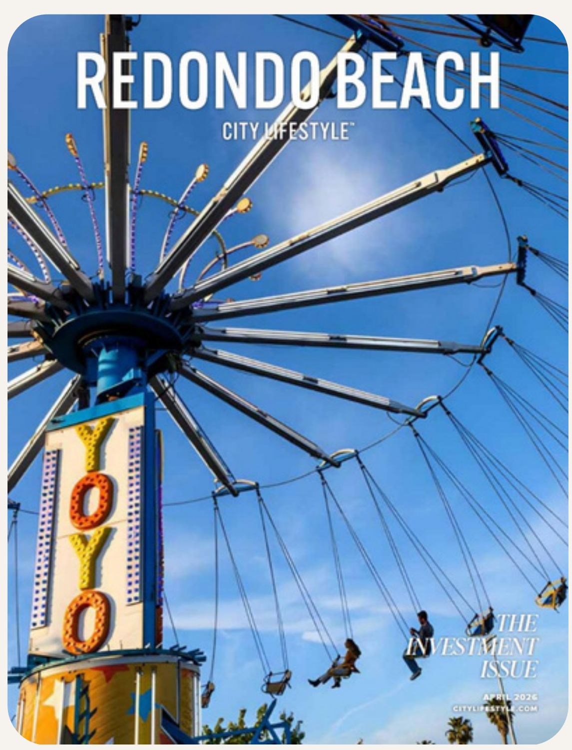
IN THE NEWS: REDONDO BEACH CITY LIFESTYLE FEATURE

Seth was recently featured in Redondo Beach City Lifestyle, a local magazine that highlights businesses, people, and stories from the South Bay community.

In the article, "*Protecting Your Greatest Investment*," Seth shares his approach to estate planning — focusing on clear communication, thoughtful decision-making, and helping families feel confident navigating what can often be difficult conversations. The piece also touches on common misconceptions about Wills and Trusts, planning for children and aging parents, and why estate plans should evolve as life changes.

It's a great overview of how estate planning works in the real world — and how the right approach can bring clarity and peace of mind.

>>> Read the full article here



TED TALK

A Pawsitively Exciting Update ~~on~~ FROM CEO (Chief Excitement Officer) Teddy Bier!

March was a busy one. Lots of field work. Lots of observations.

First up, we checked out the George F. Canyon nature trail in PV. Very interesting place. Lots of lizards (excellent), plus some confusing temperature changes. One minute I'm comfortable, the next minute I'm reconsidering my entire fur situation! Overall: worth it.

We also made our way down to the Hermosa Pier for a very important meal at a new location—Hennessey's. The puppy patty? Delicious. The weather? Perfect. Everything was going great... until a skateboarder rolled by. On Pier Plaza. Where they are **not allowed**. I made my position very clear.

Later in the month, we went back to the South Coast Botanic Garden for dog walking hours. They had these giant troll sculptures (apparently very famous). The Boss and the Lawyer thought they were pretty cool. I gave them a quick look and decided they were not nearly as interesting as the lizards. Priorities.

All in all, a productive month. New trails, new patties, and continued research on lizard behavior. 🐾

Safety briefing complete.

Team meeting. I handled the menu.

Not sure what it is, but it's not a lizard.
(Or squirrel. Or rabbit. Or goat. Meh)

From Seth's Desk

Real questions. Plain-English answers.

DEAR SETH,

HOW DO I CHOOSE THE RIGHT PEOPLE TO MAKE DECISIONS FOR ME IF SOMETHING HAPPENS?

— OVERTHINKING IT

Dear Overthinking,

You're not alone — this is one of the hardest parts for most people.

Choosing the "right" person isn't about finding someone perfect. It's about choosing people who can step in, make decisions, stay organized, and follow your wishes when it matters most.

For financial decisions, that usually means someone responsible and detail-oriented. For health care decisions, it's often someone who understands your values and can advocate for you — even in difficult situations.

And it doesn't all have to fall on one person. You can assign different people to different roles so each responsibility is handled by someone well-suited for it.

The goal isn't perfection. It's clarity — so the right people can act without hesitation when you need them.

Next step: Think about who you trust to make decisions, not just who you feel closest to.

Have a question for Seth? Reply with ASK SETH.

Knowledge is Power

Highlighted Articles, Blogs, & Reports

BLOG: THE 3 DOCUMENTS EVERYONE THINKS THEY HAVE...BUT DON'T

Most people think their estate plan is done – until they're asked a few simple questions.

In this blog, Seth walks through the three documents almost everyone believes they have—and the common gaps that can create real problems later. It's a quick, eye-opening read that might make you look at your own plan a little differently.

>>> Click to read full blog

The Expert Exchange

Conversations with Local Professionals

Get to know a little more about the experts in our community.

Nancy Gragg CWS, AIF
Financial Advisor
Advanced Planning Solutions, Inc.

What do you do?

I'm a financial advisor and the founder of Advanced Planning Solutions, Inc., an independent firm I started over 25 years ago. We help individuals and families make thoughtful financial decisions through retirement planning, investment management, tax strategies, and estate planning coordination. I'm especially proud that my son John joined the firm 15 years ago and is now a partner, allowing us to serve multiple generations.

What's the best part of your job?

The best part of my job is the relationships. Many clients have been with us for decades, so we've helped them through many stages of life. Often people have saved diligently but don't have a clear retirement plan. When we bring all the pieces together, investments, taxes, Social Security, you can almost see the stress lift as they realize they can enjoy their future.

What's the most common misconception people have about your industry?

Many people think financial advisors are only focused on investments. In reality, investments are just one piece. Good financial planning also includes taxes, retirement income, estate planning, long-term care, and family conversations about money. In many ways, we act as the quarterback of a client's financial life, coordinating with attorneys and accountants to keep the entire plan working together.

What would people be surprised to learn about you?

People are often surprised to learn that when I'm not working with clients, I'm usually on a pickleball court. I play almost every day and love the friendships and community it brings. My husband and I also enjoy traveling and exploring new places around the world, especially when we get the chance to visit our grandchildren.

What's your favorite local restaurant?

That's an easy one. My husband and I have a standing Friday night reservation with longtime friends at The Red Onion, and it's become a tradition we really enjoy. Our office is also in Riviera Village, so we're lucky to have many great restaurants nearby. One of the perks of working locally is finishing a meeting and walking to dinner with friends.