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“At our Firm,  
Your Estate Plan  
is Not Business,  
it’s Personal...”



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“To think is easy. To act is hard. But the hardest thing in the world is to act in accordance with your thinking.”

- Wolfgang von Goethe

## THE POWER OF REFLECTION MIDYEAR

Reflection is one of the most underrated tools for growth. We tend to barrel forward, equating motion with progress, yet without pause we rarely ask whether our direction deserves our energy. June offers a natural pause — not as dramatic as December’s year-end, but gentler, more honest. At the halfway point, we are close enough to January’s resolutions to remember them and far enough in to evaluate them. Did they serve us? Should they be reshaped? Reflection mid-year is about course correction, not self-condemnation.



Great leaders and organizations institutionalize reflection. They hold quarterly reviews, offsites, and board meetings not to admire charts but to ask, ‘What story do these numbers tell?’ Families can do the same. A weekend dinner devoted to discussing goals — financial, educational, relational — often reveals misalignments early enough to fix them. Maybe the weekly family dinner everyone wanted in January never materialized. June is the time to recommit. Maybe the plan to pay down debt got derailed by travel or unexpected expenses. June is the time to recalibrate. In the spirit of transparency, I will share with you some of our internal struggles at our office. We have worked at a back breaking pace to create better systems for our clients, which have worked out great! As a self-admitted ‘non-financial’ business, I have made it a point to be more conscious of our numbers, which believe it or not, worked! There was one small problem however... I don’t know how to interpret these numbers, how do I use that as a catalyst for information to better prepare for the next quarter / year, etc... That’s the beauty of business I suppose, it doesn’t stop, and it enables me / us to keep evolving and never get complacent! In any event, moving on...

Reflection is not nostalgia. It is data gathering for the future. Neuroscience confirms that the brain encodes lessons more deeply when experience is paired with reflection. Without pausing to analyze, we risk repeating the same mistakes and missing the same opportunities. In estate planning, we see this when families fail to review beneficiary designations or account titling — small oversights that

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## INTRODUCTION

As kids, June used to be the absolute most exciting time of the year! Well, speaking for the non-studious pupils among us 😊... Another tough school year was over, unlimited free time, playing outside with little to no curfew (speaking to you Gen X’ers!), maybe one or two daily chores from the folks and we were free for the next three months! What more could you ask for really?

Well, adulthood doesn’t feel quite the same does it? However, I cannot say it is not anymore... fulfilling. Notice no one said anything about fun, but rather fulfilling. As adults, June is the hinge of the year. Half the calendar has unfolded, and the other half waits its turn. This imte of the year is more about mid-year assessment, making sure the next generation of kids were not left to their own demise as we were (but is that a good thing?), and lastly – we as individuals often take stock of the gap between January’s intentions and today’s reality.

This month rewards reflection: What has worked? What has lagged? What should we release before the second half begins? In our work, June is an ideal moment to revisit estate and financial plans, not in crisis but in calm — making small edits that prevent larger problems later. It is also the month to celebrate progress, however modest, and to adjust sails while seas are still manageable. The following pages lean into this spirit of reflection, both personal and financial, so the year’s second act can be stronger than its first.

And to those wanting to feel like kids again, by all means, go spend more time with yours! It feels like a second chance at life!

Medi-Cal remains one of the most complex and misunderstood governmental assistance programs families face. Heck, it still confuses me quite frankly! Let's navigate this issue together and sticking to (if you've been with us long enough, you know what I'm about to say) – fundamentals.

By 2026, reforms have shifted both eligibility thresholds and planning strategies, but the fundamentals are unchanged: families who plan early fare better than those who wait for crisis. Too often, people only consider Medi-Cal when a loved one is already in a skilled nursing facility, assets are being drained rapidly, and decisions feel desperate. The goal is to flip that script: to use calm seasons, like June, to explore options while choices are wide.

Eligibility rules balance income, assets, and medical needs. California continues to expand access by excluding the primary residence from countable assets, but liquid accounts, investments, and certain transfers remain scrutinized. The five-year look-back on transfers remains a hurdle for many. Families who give away assets casually — a home to a child, large gifts to relatives — may trigger penalties that delay eligibility. Proper planning structures those transfers through trusts, annuities, or other vehicles that align with both the law and the family's intent. Luckily for California residents, the 5-year look back is not officially in force quite yet, thereby giving eligible and in-need participants an array of planning options.

One of the most effective tools in 2026 remains the Medi-Cal compliant trust. These irrevocable structures allow families to shelter assets while still retaining income rights or limited control. They require precision drafting — mistakes can disqualify an applicant — but when done properly they preserve homes and nest eggs that would otherwise be consumed by long-term care costs. We remind clients often: the trust you download online is rarely the trust that will pass muster with regulators. Expertise matters.

Planning also involves income. Families sometimes assume high income disqualifies them, but strategies exist to redirect or convert income streams. Annuities, structured payouts, and spousal allowances (the Minimum Monthly Maintenance Needs Allowance, or MMMNA) all play a role. California's spousal protections remain generous, ensuring that one spouse can remain at home with dignity while the other receives needed care. But those protections work best when elections and structures are in place ahead of time.

Recovery rules are another blind spot. Families breathe a sigh of relief when eligibility is granted, only to be blindsided later by estate recovery claims after death. California's reforms in 2017 limited recovery to probate assets, but that still means assets left in an individual's name at death are vulnerable. Proper titling, transfer-on-death deeds, and trusts remain essential to shield property from recovery. June is an ideal moment to review those structures and confirm that good intentions are backed by good paperwork.

Medi-Cal is not just about protecting assets. It is about peace of mind. Knowing that care can be provided without bankrupting a spouse or disinheriting children reduces stress in already difficult seasons. The families who thrive are those who treat Medi-Cal planning not as a last resort, but as an integral piece of a comprehensive estate plan. June's pause is the right time to ask: if care were needed tomorrow, are we ready today?



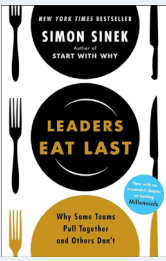
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create massive headaches later. A 15-minute reflection in June can prevent a probate fight years down the road.

Practically, reflection works best when it is written. A journal, even a simple bulleted list, forces clarity. Ask three questions: What is working? What is not? What needs to change? These answers create the bridge between intention and adjustment. Reflection also works when shared aloud. Couples who set aside an evening to talk finances, parenting, or upcoming seasons often discover they are less aligned than they assumed. Better to find that out now than in crisis.

Finally, reflection fuels gratitude. By naming what has gone well, even imperfectly, we resist the trap of constant dissatisfaction. Gratitude is not just sentimental; it is strategic. People who feel grateful are more resilient, more generous, and more likely to persevere. As June invites us to pause, the simple act of reflection becomes the lever that shifts the entire arc of the year.



**SIMON SINEK: LEADERS EAT LAST**

If you notice, children who endured difficult or chaotic upbringings often describe the same lingering feeling: they never truly felt safe. There was always the sense that danger, criticism, instability, or an angry parent was just around the corner. Even after they become adults, that underlying need for security rarely disappears. In many ways, it simply changes form. Adults may no longer fear a volatile household, but they still seek environments where they are respected, protected, and allowed to grow without constantly looking over their shoulder. Interestingly enough, this basic human need for safety is one of the central principles repeatedly emphasized by great leaders

across nearly every field.

That idea sits at the heart of *Leaders Eat Last* by Simon Sinek. Sinek explores why some organizations inspire extraordinary loyalty and teamwork while others slowly fracture under pressure. Drawing from biology, military culture, psychology, and corporate examples, he argues that exceptional leaders create what he calls "circles of safety" — environments where people feel secure, valued, and willing to sacrifice for something greater than themselves. The title stems from the tradition within the United States Marine Corps where officers eat after their soldiers, a symbolic reminder that leadership is not about privilege first, but responsibility first.

One of the book's strengths is Sinek's ability to connect science with practical leadership. He explains how chemicals such as cortisol and oxytocin influence trust, stress, cooperation, and morale within teams. Organizations driven purely by numbers, fear, and short-term metrics often create environments where employees become defensive and self-protective. Innovation decreases because people stop taking risks. Loyalty weakens because individuals feel disposable. By contrast, companies that genuinely invest in their people tend to foster stronger cultures, lower turnover, and greater long-term resilience. Sinek points to companies like Barry-Wehmiller, which became known for treating employees less like expendable labor and more like family members whose lives and dignity mattered.

That message resonates deeply with us at the Asset Protection Center. In our own small way, we have always viewed employees not simply as workers filling roles, but as raw talent whose potential it is our responsibility to help develop. If there is a shortcoming within the organization, we often first ask whether we may have placed a capable person in the wrong position rather than immediately blaming the individual. Time and time again, putting our team first has proven to be not only morally rewarding, but also one of the soundest long-term business decisions we have made. People tend to rise when they feel trusted, supported, and safe enough to grow.

Perhaps that is why the book resonates beyond corporate leadership. Whether in business, family life, friendships, or community involvement, human beings consistently perform better when they feel protected rather than threatened. The desire for safety is not weakness; it is foundational. Children need it in order to develop confidence, and adults need it in order to flourish, create, and lead others effectively. The environments we build around people often determine whether they merely survive or truly thrive.

For readers navigating family businesses, non-profits, or corporate teams, the lesson is timeless: leadership is stewardship. Influence is earned not merely through authority or intelligence, but through consistent acts of service, protection, and reliability. As you reflect mid-year on your own circles — at home, at work, and within your community — the question becomes simple but profound: are you creating an environment where others feel safe enough to flourish? If not, June may be the perfect time to begin adjusting the culture around you.

**The Science of Sleep — Why Rest Shapes Success**



This article is written with ourselves in mind! We are so guilty of being part of this 'grind and hustle' culture, that this is a reminder not just for you, but ourselves. We want you to create an environment where rest no longer has to be associated with guilt! Quite the contrary actually, we encourage to resist that urge.

Sleep is often the first thing sacrificed when life gets busy, yet it may be the most powerful performance enhancer available. Science is unequivocal: adults need 7-9 hours of quality sleep, and chronic deprivation erodes health, mood, and decision-making. That last one is a killer in our industry, but we are sure in your business as well! Indeed, there may be time when you need to push the boundaries to meet a deadline, accommodate a client, or meet a deadline order. However, we would implore you not to make it a habitual lifestyle. Henry Ford was famously quoted for saying "Thinking is the hardest work there is, which is probably the reason so few engage in it." Do not confuse busy work for productive work, and do not underestimate the importance of sitting still and simply taking the time to think.

Sleep clears metabolic waste from the brain, consolidates memory, and regulates hormones that govern appetite and stress. Modern culture glorifies hustle, but the data is humbling. A single night of poor sleep can impair judgment as much as moderate alcohol. Reaction times slow, emotional reactivity spikes, and creativity plummets. In contrast, consistent rest strengthens the immune system, sharpens focus, and even extends lifespan. Can you imagine that? Look at the countless benefits that come with one of the most pleasant thing to do! Clearly our kids haven't gotten that memo., but that's besides the point! 😊

Practical steps matter. Regular sleep and wake times train the body's circadian rhythm. Cool, dark, quiet rooms improve depth of rest. Avoiding screens before bed reduces blue light disruption of melatonin. Evening routines — reading, journaling, prayer, or stretching — cue the brain that it is safe to power down.

Families benefit, too. Children who sleep well perform better academically and behaviorally. Couples who protect sleep report fewer conflicts. Framing sleep as a shared priority — not an individual indulgence — changes family culture. In June, as days grow long and evenings tempt us to stretch late, the science reminds us: sleep is not lost time. It is the foundation of a life well lived.

**FAMILY SPOTLIGHT**

We are pleased to shine our Family Spotlight on Shae Harral, Attorney Shadi Shaffer's youngest son, who celebrated his 10th birthday this past May 28th.

Shae's name means "gift" in Hebrew, which truly reflects his arrival. Shadi received the wonderful surprise of her pregnancy just as she was preparing to begin IVF. His birth story is equally memorable; he arrived early at 34 weeks over Memorial Day weekend after Shadi's water broke while at Quattro Cafe in South Coast Plaza.

Naturally athletic and bright, Shae plays Club Soccer and enjoys solving complex math problems mentally. In his free time, he loves playing the piano and gaming. Most recently, he took up jump roping, practicing for hours this past holiday weekend. Known as the most thoughtful member of the family—and famous for his "cutest chubbiest kissable cheeks"—we are so happy to celebrate this milestone with him.

Please join us in wishing Shae-Shae a very Happy Birthday!





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Ladies & Gentlemen, make June 2026 exceptional, seriously! We understand that you are getting cued up for summer, and that entails a lot of preparation, scheduling, and coordinating. It doesn't change the fact that you can achieve all that without doing so at a back breaking pace. We hope this month's packed content with fun articles and book review will provide you some insight!

June invites reflection not as guilt, but as guidance. By pausing to review our choices, by planning for realities like Medi-Cal (we've notice an uptick of that since California re-implemented the look-back period), by remembering that leadership and sleep both require service to others and self, we prepare for a stronger second half of the year. Take one evening this month to reflect, adjust, and rest. Small pauses now create resilience for the seasons ahead.

