



November 21, 2022

Good Morning <<First Name>>,

On Saturday morning, we received some heart-breaking news. Our neighbor and personal friend unexpectedly passed away. Someone our family (especially our kids) was really close to.

Been neighbors with them for 13+ years - I called 10 other families in our neighborhood to let them know and was met with nothing but complete shock and sadness. They were going to Kauai for Christmas and has been asking me for Hawaii travel tips for the last three months.

They're not just personal friends and neighbors, but also PACIFIC CAPITAL clients too. Lots of trust and friendship built over the years. Busy running a very successful business, living a great life, planning vacations, and then poof, gone. Yesterday was a day with a lot of prayer, reflection and some tears in my home.

Please take this story as a reminder how fragile and unguaranteed this life really is. Our team and I will be working with the beneficiaries to sort everything out financially for their business and family. Please make sure your family has these 5 documents in place to prepare and protect yourselves in case of unexpected emergencies:

1. A will
2. A living trust.
3. A living will
4. A durable health care power of attorney
5. A financial power of attorney (at each financial firm)

If you need help on this list or have other questions, please email Josh, our Director of Financial Planning: josh@pacificcapital.com. Have a great Monday and hug your loved ones -



Chad W. Willardson
WEALTH ADVISOR FOR ENTREPRENEURS

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"They take the time to explain the answers to my financial questions in a way that anyone could understand. And they're not trying to sell me anything either like some other financial people we've met!"



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