

# *Elder Law Strategies for* **AFFORDING LONG TERM CARE**

## **Protect Your Life's Savings and Lifestyle!**

Preserve your assets and independence, and avoid running out of funds. Elder Law attorneys **Thomas E. Murphy** and **Michele F. Murphy, R.N., M.S.N.** of Danbury will address using trusts, annuities and more to qualify for valuable benefits:

- **VA Aid & Attendance** cash pension up to \$2,120/month;
- **CT Pilot Program** benefits to pay toward assisted living;
- **Medicaid (Title XIX)** home care (hourly or live-in); and
- **Tax deduction** of care costs by higher-income family member.

Over-asset? Over-income? Qualify for valuable benefits by holding assets in trusts or annuities, and by offsetting “excess” income with costs of care. Leverage your financial resources with State and VA benefits to reduce your out-of-pocket cost of care. Enable large income tax deductions by a family member to produce additional funds for you. By preserving your assets, you can avoid nursing home placement and afford your lifestyle longer.

## **Let the experts protect *you*.**

For over 48 years combined, **Attorneys Tom and Michele Murphy** have helped countless seniors who thought they couldn't qualify for benefits. With Tom's executive experience (B.S. Univ. of Penn. Wharton School) and Michele's nursing background (B.S.N. Univ. of Penn.; M.S.N. Yale Univ.), they comprehensively assess each client's individual needs and holistically customize the best combination of strategies to achieve your goals. They both also are accredited attorneys with Veterans Affairs. Put their expertise to work protecting you!

**Tuesday, October 17, 2017, 11:00 AM – 12:00 PM**  
Watermark at East Hill, 611 East Hill Rd., Southbury, CT

