

## *Elder Law Seminar:*

# 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 and more to qualify for valuable benefits:

- **VA Aid & Attendance** cash pension up to \$2,169/month;
- **CT Pilot Program** benefits to pay toward assisted living;
- **Medicaid (Title XIX)** home care and nursing home care; and
- **Tax deduction** of care costs by higher-income family member.

Over-asset? Over-income? Qualify for valuable benefits by holding assets in trusts, 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 assets, you can protect your independence and afford your lifestyle longer.

## Learn how to plan and protect yourself.

For over 50 years combined, **Attorneys Tom and Michele Murphy** have helped 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 on your side!

**Wednesday, November 7, 2018, 6:00 PM light fare, 6:30 presentation.**  
**Bethel Health Care & The Cascades Assisted Living, 13 Parklawn Drive, Bethel, CT**  
**RSVP Julie A. Brown (203) 830-4180 x365**

*Let the experts empower you to preserve your lifestyle!*

