

Elder Law Seminar: AFFORDING ASSISTED LIVING

Through VA Pension and CT Pilot Program



Protect 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 annuities for:

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

Over-asset? Over-income? *Qualify for valuable benefits* by holding assets in trusts or annuities, and by offsetting countable 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. By preserving your assets, you can avoid nursing home placement and *afford your lifestyle longer*.

RSVP to dconiglio@benchmarkquality.com or 203-775-8696

Wednesday, October 11, 2017
6:00 Light Fare, 6:30 Presentation


MURPHY & MURPHY LLP
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