

# *Elder Law and Estate Planning:* **PREPARE AND PROTECT!**

## **Preserve Your Life's Savings and Lifestyle.**

Safeguard your assets and independence, and avoid taxes, probate, and financial ruin from long term care. Elder Law attorneys **Thomas E. Murphy** and **Michele F. Murphy, R.N., M.S.N.** of Danbury will address using wills, trusts, annuities and more to accomplish these essential goals:

- **VA Aid & Attendance** cash pension up to \$2,120/month;
- **Medicaid (Title XIX)** for home care or nursing home;
- **Avoid probate** delays and litigation;
- **Maintain control** of your affairs; and
- **Ensure your final wishes** are carried out.

Qualify for valuable benefits by holding assets in Irrevocable Trusts or annuities to reduce your cost of long term care. Avoid probate and loss of control through Revocable Living Trusts. Protect your family with Wills and Testamentary Trusts. Avoid conservatorship with Durable Powers of Attorney, Living Wills and Medical Directives. Through proper planning, you can prevent being financially forced into a nursing home, being declared incompetent, litigation over your estate, and unnecessary taxes. Preserve and control your lifestyle longer!

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

For over 48 years combined, **Attorneys Tom and Michele Murphy** have helped countless seniors prepare and protect themselves from long term care, probate and taxes. With Tom's executive experience (Univ. of Penn. Wharton School) and Michele's nursing background (Univ. of Penn.; 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!

**Wednesday, October 18, 2017, 1:00 - 2:30 PM**

New Hope Baptist Church, 10 Dr. Aaron Samuels Blvd, Danbury, CT

