

# **ELDER LAW AND ESTATE PLANNING: Asset Protection Trusts and Revocable Living Trusts**

## ***Offered Through Ridgefield Continuing Education***

Avoid depleting your funds on long term care, and preserve your independence and quality of life. Attorneys Murphy will explain using Asset Protection Trusts to protect your resources and qualify for **VA Aid & Attendance** pension (up to \$2,120/month) and **Medicaid** benefits (for home care or nursing home). Also learn how to use Revocable Living Trusts to avoid probate, minimize estate taxes, preserve IRA funds, provide for disabled family members, avoid conservatorship, and protect your estate from your children's creditors. *Plan and protect!* Topics to be covered include, but are not limited to: Revocable Living Trusts, Irrevocable Trusts, pros and cons of transferring assets, Medicaid and VA Aid & Attendance payment of long term care, and **new laws** regarding Powers of Attorney and Access To Digital Assets.

Attorney **Thomas E. Murphy** received his Bachelor of Science in Economics from the Wharton School of the University of Pennsylvania, followed by a career in corporate management. He then graduated *cum laude* from Pace University School of Law with a Juris Doctor degree and a Certificate in Health Law and Policy. Attorney **Michele F. Murphy, RN, MSN** earned her Bachelor of Science in Nursing from the University of Pennsylvania, her Master of Science in Nursing from Yale University, and her Juris Doctor from Pace University School of Law. Both Attorneys Murphy are also accredited attorneys with Veterans Affairs.

One session. Ninety minutes \$ 29 (\$22 for Ridgefield residents age 62 or older, or disabled) and \$15 for each additional family member (\$ 11 for Ridgefield residents age 62 or older, or disabled).

**Wednesday, March 28, 2018 from 6:30-8:00 PM at East Ridge Middle School in Ridgefield**

**To register for this Elder Law Presentation:** <http://www.ridgefieldschools.org/>

Directions: **East Ridge Middle School (10 East Ridge Road & Branchville Road – Route 102)**

From Route 35 (Main Street) in Ridgefield, turn onto Route 102 (also called Branchville Road). Take the first left onto East Ridge (if you are coming up 102 from Route 7, take a right onto East Ridge a block before you reach Main Street). Take a right into the parking lot. Park as close to the left front door area as possible and enter at the left door near the cafeteria. All students must use this entrance. Room numbers and directions to rooms will be posted on the brick wall in the front entry area.