

## *Estate Planning & Elder Law Seminars:*

# Protect Yourself with Trusts

*Protect assets, avoid probate, and maintain control!*

**Wednesday, October 20, 2021 6:30-7:30 PM via Zoom**

Protect your assets from long term care, avoid probate, and preserve your independence and quality of life. Asset Protection Trusts can protect your resources from Medicaid and creditors. Revocable Living Trusts 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!*

# Long-Term Care Asset Protection

*Protect your life's savings and lifestyle!*

**Wednesday, November 17, 2021 6:30-7:30 PM via Zoom**

Learn how to qualify for Medicaid (Title 19) and VA Aid & Attendance to avoid running out of funds, and to keep the State from "Taking it All" by using Medicaid's technical rules for you instead of against you. Topics include: asset and income limits, spousal protections, converting exposed assets to exempt assets, avoiding transfer-of-asset penalties, use of trusts and annuities, targeted spend-down, qualifying despite being over-asset or over-income, and avoiding liens and recoveries.

*Let the experts empower you to protect yourself and your family.*

Danbury attorneys **Thomas E. Murphy and Michele F. Murphy, RN, MSN** have practiced Elder Law, Estate Planning and Probate law for over 50 years combined.

**Hosted by: Bethel Health Care, Cascades and Village Crest**

**RSVP required for webinar information to: Danielle Ramos at 203-247-7840 or [dramos@nathealthcare.com](mailto:dramos@nathealthcare.com)**

