**Did You Plan for Long Term Care?**

A Pure Educational Program\* Presented by Jim Schuster, Certified Elder Law Attorney for

**Elders Preparing for the Crisis of the Nursing Home**

**Retirees Who Want to Be Ready for Possible Long Term Care Children of Aging Parents**

“Every Person over age 75 has two missions in life: to remain independent; and to be remembered”

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| It’s a fact: with aging comes the need of help from others. It ranges from simple things like paying bills and managing doctor appointments all the way to nursing home care. This is long term care. Everybody knows they must prepare for death and taxes, too few prepare for long term care. If you don’t prepare you may find yourself and your property under the control of the probate court. You don't need to lose your life savings, your home and end up penniless in a nursing home. You can plan to deal with your own long term care needs and provide for your family. This is the program you have been looking for. Bring your questions. Leave with answers. We will cover:  • The Five Common Mistakes an Elder Law Attorney sees.  • The Five Essential legal documents you must have.  • Asset Protection: Do I really need to do anything now? (Your answer might be “no.”)  • Do I really need a living trust? (Maybe and maybe not.)  • How to safely avoid probate. (There are big risks in doing it wrong.)  • Those rare times when you will not want to avoid probate.  • How to get Veterans benefits and nursing home Medicaid without losing your home & savings.  • How annuities for Veterans Aid & Attendance violate Medicaid’s 5 Year Look-back.  • How to avoid losing your home and life savings to "Medicaid Estate Recovery."  • How to provide for your spouse who may need a nursing home after you die.  • How to provide for your children after you die. You can protect them from the financial cost of divorce, lawsuits, bankruptcy, and prevent disabled children from losing needed government benefits. |

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|  | I, Jim Schuster, Certified Elder Law Attorney, make this pledge to you. “This program is just what you have been looking for. You will get the information you need. You will feel confident, in control and glad you came.” After all, if you take the time, when you have many other things to do, the least we can do is make absolutely certain you will agree it was a good investment of your time. In exchange we hope you will think well of us when you choose your team. We think that’s a fair, don’t you? |

*FREE Program brought to you by Jim Schuster, CELA & law firm Cummings McClorey Davis & Acho*

Southfield - Civic Center

Parks & Rec Bldg.

July 19, 2016, 6:30 p.m.

**Three Dates. Three Locations.**

Taylor - Senior Center

6750 Troy St.

August 3, 2016, 6:30 p.m.

Livonia - Civic Center

Library Auditorium

August 17, 2016, 6:30 p.m.

**To Register: Call Jim’s office at (248) 356-3500** (Limited seating: registration is a good idea.)

\*No legal, financial or insurance products will be presented or sold at the program