

# Don't Go Broke in a Nursing Home!

Attend our amazing **FREE** workshop and learn how to qualify for government benefits to pay for long-term care expenses ... without selling your home or leaving your family without a dime.



Hello, my name is John Campbell, Elder Law Attorney with The Hughes Law Firm. One of the biggest fears that many seniors have today is the **fear of having their life savings wiped out if they should end up needing care at home, in an assisted living facility, or a nursing home.** In fact, according to the U.S. Department of Health and Human Services, at least **70% of all people over age 65 will need long-term care services at some point during their lifetimes!**

Some may be able to receive long-term care services at home. Others may need to move to assisted living, or even a nursing home. But, be aware that long-term care expenses are **not covered by Medicare!** What a shame when we see care **costs of \$6,000 to \$10,000 per month** wipe out a family's hard-earned savings of 30, 40, or 50 years in a matter of months! Whether you or a family member is already receiving long-term care services, or will likely need these services within the next 5 years, it is vitally important that you understand what you should do **now** to

protect your hard-earned assets-- even if you or your family member does not yet need to move to assisted living or a nursing home!



**\*\*This workshop will be the most valuable to people with family members and loved ones who are currently receiving long-term care, or who are likely to need long-term care within the next 5 years.\*\***

## ***At this workshop, you will discover:***

- **How to protect assets** from long-term care costs . . . even if you or a loved one is already receiving long-term care services at home, in an assisted living facility, or in a nursing home...and avoid probate, too!
- **Why a Medicaid-specific durable financial power of attorney** is a must, and the long-term care planning provisions it must contain.
- **When and when not to make gifts, considering the five-year look-back rule.**
- **How a married individual can qualify for long-term care benefits, and preserve virtually unlimited assets** for the at-home spouse without gifting or buying long-term care insurance.
- **How to legally pay unselfish family caregivers, and protect them from exhaustion and "burn out."**
- **Why the biggest mistake people make is waiting too long** to seek qualified help with long-term care planning. The longer you wait to plan, the fewer options you'll have to protect your home and life savings.

Attendance at this workshop is **FREE**, but seating is limited. Call or reservations today.