



Trust and Estate Planning News and Updates

The Good News, Updates, and Important Information From Your Friends at **Unruh, Turner, Burke & Frees.**

utbf.com/trust-estate | paestateplanners.com | paelderlawsolutions.com

Is Nursing Care Imminent Or Already At Hand? Medicaid May Be A Financial Solution For You. By: Douglas L. Kaune



Are you or a loved one moving to a nursing home?

Are you trying to get your finances in order?

You have worked long and hard for your money. As a result of increasing care needs, long-term nursing expenses would significantly reduce or eliminate any savings that you have accumulated.

Long-term nursing care expenses range from \$10,000-\$15,000 per month in Pennsylvania. That can be as much as \$180,000 per year. Medicaid could be a financial solution for you or your family member. However, the Medicaid application process can be confusing and intimidating. Please go to my full online article which will explore all the questions below at <http://bit.ly/PAElderLaw1>.

Why Would You Need Medicaid? Will You Be Eligible For Medicaid? Can You Qualify For Medicaid Sooner, Using Emergency Medicaid Asset Protection Planning? What Are Some Of The Planning Opportunities For Medicaid Qualification In An Emergency Situation? What Should You Do If You Suddenly Discover Nursing Care Is Needed?



UTBF has been assisting clients through this asset protection process for over 20 years. We can help you and your loved ones align your financial assets and home ownership in a way that will allow for a faster Medicaid qualification and result in tens of thousands, or hundreds of thousands, of dollars in savings. Call to set an appointment 610-933-8069.

IMPORTANT END OF YEAR INFORMATION! Please take the time to go to our website and review this information on estate planning techniques that may benefit your estate.

The first article is covers general estate planning and gifting ideas to consider: <http://bit.ly/UTBFgifting>

The second article is more detailed and offers more techniques to help you protect your legacy: <https://bit.ly/UTBF2020endofyear>

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Fall/Holiday 2020

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2020 END OF YEAR URGENT NOTES, ISSUES & SOLUTIONS
SEE INSERT

Holiday Recipes 2020 Update | New Recipes To Brighten and Cheer Up Your Holidays

Peppermint White Russian: a delicious, seasonal take on the classic cocktail recipe.

INGREDIENTS:

3 ounces Peppermint Vodka
1.5 ounces Peppermint Kahlua
1.5 ounces half and half

GARNISH:

Crushed peppermints
White chocolate syrup
Candy cane
Red food dye



Begin by preparing your glass. Dip the rim into the white chocolate syrup and then into the crushed peppermints. (Optional: Mix a little red food dye with the white chocolate syrup). With a spoon, drizzle the mixture on the interior of the glass. In a cocktail shaker, combine the Peppermint Vodka, Peppermint Kahlua, and half and half. Stir to combine. Add ice to the glass; then pour in your cocktail. Garnish with a candy cane.

For something a little less sweet, try a Cranberry Bourbon Cocktail:

INGREDIENTS:

2 ounces bourbon
2 ounces cranberry juice (100% juice, unsweetened)
1/2 ounce rosemary sage simple syrup**
Splash of lemon juice, freshly squeezed

GARNISH:

Fresh rosemary and sage



In a glass filled with ice, add the bourbon, cranberry juice, rosemary sage simple syrup, and a splash of lemon juice. Stir to combine. **Rosemary Sage Simple Syrup: In a medium saucepan, combine one cup of sugar and one cup of water. Toss in a couple sprigs each of fresh rosemary and sage. Bring to a boil, stirring until the sugar has dissolved. This will take 5-8 minutes. Strain the herbs from the simple syrup and allow it to cool completely before using.

For more inspiration, check out our updated holiday recipe article online: <https://bit.ly/UTBFRecipes>

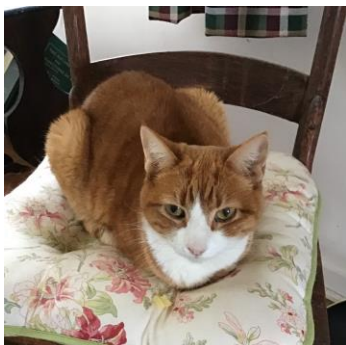
For many more cocktails, go to <https://inspiredbycharm.com/christmas-cocktail-recipes/>

PEOPLE, PLACES AND PETS | We welcome you to share a picture (send to lsnyder@utbf.com). As a thank you for sharing, we will send you a little gift. Thank you to the Plummers, Donna Renn, the Scuremans, and Cynthia Munger who sent in pictures for this issue!



Jane and Richard Plummer have done much traveling since retirement (6 continents and over 60 countries). They shared a picture from a favorite trip to “Darwin’s” Galapagos Islands and San Ignacio Lagoon, the birthing location of gray whales.

They got up close to many wild animals besides this gentle mother and calf duo, including Lonesome George (giant tortoise), sea lion, birds, and a white tipped shark!



Daisy, a pretty princess on her cushion!



Handsome Ruger loves the grandkids as much as his owners and is so gentle!



Chester & Pax show their true friendship. Why can't we all get along this well?!

QUICK CURES FOR POST ELECTION ANXIETY | We welcome guest columnist, Dr. David Weiman!

In a survey by the American Psychological Association, more than half of US adults (56%) reported significant stress related to the 2020 presidential election. If you're like most people, you may be experiencing Election Anxiety, too! Here are four quick cures:



CURE #1: Get Closure Many people report that the end of something they've been worrying about relieves that worry, because they finally have closure. No matter what the result.

CURE #2: Do a News Fast Although dramatic headlines get attention, they are also upsetting to read. To combat that, many people stop anxiety at the source: They avoid the news.

CURE #3: Revisit Your Values Clearly identifying your values, or revisiting them if you haven't thought about them in a while, can help anchor you to what really matters to you.

CURE #4: Take Action It's been said that "activity is the antidote to anxiety." Taking action helps lower anxiety and provides an important sense of control over your life.

Dr. Weiman's full article explains how to implement these easy-to-follow cures right away! <http://bit.ly/DrWeiman>

Dr. Weiman is the president of Weiman Consulting, a leadership consulting firm in Philadelphia PA. He is also an adjunct Assistant Professor at Widener University's Institute for Graduate Clinical Psychology, and a Certified Performance Coach through Johnson & Johnson's Human Performance Institute. He assists with talent assessment, executive coaching, and leadership development needs and goals. Dr. Weiman has contributed to many national publications and also been a guest on Fox News Philadelphia, Money Matters TV, and numerous podcasts, where he shares his insights on the psychology of success, and motivation.

Find more information on his website: www.weimanconsulting.com.

Gift Guide 2020 | Some New Additions To Our Annual Gift Guide!

Virtual Cheese Tasting from Birchrun Hills Farm with co-owner/ Cheesemaker Sue Miller

Pick a date and sign up for a virtual cheese tasting (<http://bit.ly/UTBFcheese>) and they will send you 5 of their finest cheeses. You will meet up on a zoom call with Sue and have an engaging hour learning about cheese and what they do at Birchrun Hills Farm. This is fun....reserve your date now!



If you have a charity you support, check into any gifts for donation that may be offered. As an example, the World Wildlife Fund offers symbolic adoptions and other gift ideas. Is your child or grandchild obsessed with a particular animal? For \$55 you can "adopt" one of these endangered species. You will receive an adoption certificate, species card, photo and a plush toy! <http://bit.ly/UTBFWWF>

THE FULL UTBF GIFT GUIDE IS AVAILABLE NOW: <https://bit.ly/UTBFGiftGuide>

This publication is intended to educate the general public about estate and trust planning. It is not intended to be legal advice. Every case is different. Before acting on any of this information, please seek and retain an attorney.

SHOP LOCAL FOR THE HOLIDAYS | Support Your Local Boutiques And Restaurants

There are many restaurants in the area who would love to serve you a bite to eat while you are in the neighborhood, or consider gift card purchases, and order meals for delivery or pick up.

The **Colonial Theatre** is now offering private screenings for up to 12 people at a VERY reasonable rental rate of \$125 (includes small popcorn for each guest). The schedule and rental application is available at <http://bit.ly/CTgift>. The Colonial is currently open Thursday through Sunday. Please support your local theatre!

If you prefer to shop online, many of these local stores now offer online shopping (or call if there is something you might want to buy but isn't online). They will often ship to your home or offer curbside pick-up. **Check out our guide to some of the local shops:** <https://bit.ly/UTBFLocal>

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CONNECTING WITH US |

Have You Joined Our Private Client Facebook Group?

<https://bit.ly/UTBFPCG>

Or Our UTBF Trust and Estates Facebook Page?

@UTBFTrustEstates

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What you ***REALLY*** need to know ***RIGHT NOW*** about changes to state and federal law and **FIXING/UPDATING** your estate plans, wills, powers of attorney and trusts...

Since 2016 and especially in 2020 there have been four major changes in estate planning laws (and now that the election is “over” there may be more) ...

- 1) The federal “SECURE Act” and resulting changes to the Internal Revenue Code – This new law (effective in 2020) contains extensive changes regarding retirement accounts such as IRAs, 401(k)s and/or 403(b)s. It pretty much *requires* you to update your planning if you have larger retirement accounts or need to protect your heirs’ inheritance of those accounts from divorces or lawsuits...
- 2) Pennsylvania’s state law change RUFADAA – That law involves changes in the Pennsylvania’s Digital Assets laws that apply to your executor’s and POA’s access to email, banking, social media, personal and business credit cards and other “points” and valuable accounts. This one means you need new Digital Assets clauses after January 19, 2021...
- 3) Pending changes in the federal estate tax laws - the rate might go up and the exemption is already going down and that means that any person or married couple with assets over 3 million dollars should be revisiting their planning, and
- 4) New developments in divorce and asset protection – These advanced but powerful techniques can provide real protection for your heirs and even, in some cases, creditor protection for you (especially if you have a liability prone business). If you do, you’ll want to learn about our asset protection for your heirs, how to use a special trust called a “SLAT” and other tools to protect yourself during your lifetime.

BOTTOM LINE:

- 1) Estate plans done prior to 2019 AND where you have larger retirement accounts should be reviewed and may need multiple changes,
- 2) Estate plans done before 2016 are now no longer optimal because of these changes in the law may no longer work as you intended, and should be updated,
- 3) Powers of Attorney done before 2016 really need an update, and almost all POAs should be updated after the new law becomes effective in January of 2021.

So if you’ve been “thinking about” - 1) updating your will, 2) upgrading from a will to a revocable or irrevocable trust (especially if you have a vacation home you want to leave to your heirs), 3) saving your heirs significant taxes, or 4) about protecting your yourself from business creditors or your heirs from losing their inheritance in a lawsuit or divorce you should know that...

This is Also Your Last Chance To “Lock-In” 2020 VIP Client Prices For Estate Planning & Elder Law Appointments In 2021

You’ve worked really hard to build a great life and you’ve told us you want to leave a legacy to your family. **But as you see above, things keep changing.** They’ve recently changed the Medicaid, estate planning, power of attorney, and estate/inheritance tax laws. It’s hard for people to keep up! **But we do that for you.** Just call to have a free estate planning review so that you know if you need changes or updates.

Yes, despite our best efforts, our prices are scheduled for an increase. But exclusively for existing clients, you can get around that increase and **lock in the old pricing for wills, trusts, nursing home and assisted living contract reviews, and even elder law planning (to protect assets from long term care and nursing home costs).**

You can make yourself immune to those price increases, update your older planning, or even take it to the next level of protecting yourself and/or your heirs.

It's easy to get started. **Just call the office 610-933-8069** from now until the end of January 2021 **(and available only to the first 12 to call)**. When you set an appointment, as an existing VIP client, you'll get a review at no charge, the VIP client discount, and if you need revisions, you'll also get the 2020 rates and you'll totally avoid the price increases for 2021.

The good news is that we work hard for our clients and we're very busy. So, your appointment might be scheduled for January through March, or even April. BUT...as long as you're one of the first 12 AND call before January 31, 2021, it won't matter. **You lock in the lower price, get a free estate planning review appointment, and if there is a change in the law within a year, we'll update you again, if needed, for no additional charge.** You also get free calls to check on legal changes or will/trust questions.

Bottom line? Call 610-933-8069 now to lock in your spot for January - April. There's no cost or obligation. Don't miss this chance to get A FREE WILL OR TRUST REVIEW and any updates at our discounted preferred client 2020 pricing for updates and trusts when you come in 2021 - after the holidays.

Time to Pre-Order Your 2021 Estate Plan & To Pick The Post-Election Features You and Your Family Want and Need

After months of research and careful review of the new and pending laws, and court cases, the new 2021 Estate Planning Reviews are available now for pre-order.

We're here to answer questions and help you compare all of your new options we have created for you under the law so that you can determine which customized 2021 ESTATE PLAN is right for you and your family. There are very limited spots for January through April so call us to place your pre-order today.

SAVE THE DATE FOR AN EXCLUSIVE CLIENT POST-ELECTION BRIEFING WITH DAVID FREES AND DOUGLAS KAUNE

Tentatively scheduled for Thursday, February 18th from 11 am until 12 pm, with a short period of Q&A. This will be a virtual meeting on zoom.

Stay tuned for emails with registration information!