



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

Are You Or A Loved One Preparing To Enter A New Phase Of Life? Are You Considering Assisted Living, A Continuing Care Or Retirement Community? | By Douglas L. Kaune, JD

Life is full of complexity and hard decisions. And deciding to enter a retirement community, assisted living or signing a continuing care contract to have care in your home are all complicated and involve numerous legal, contractual, Medicaid, estate planning and tax issues.



But you no longer have to worry. At UTBF, we have developed a comprehensive contract, estate planning and Medicaid review program to make these decisions and changes easier and clearer.

Review Of Retirement Community Or Continuing Care Contract

Retirement Community or Continuing Care contracts are very long and complicated and contain many hidden pitfalls. In a lot of ways, the review process is similar to the one you go through when buying a house, but more even more imposing because most people are not familiar with all of the complex contractual issues woven into the care contracts. Our attorneys review these contracts frequently for clients and will be able to breakdown the legal terminology so that you can properly decide what you are and are not willing to agree to. We will also explain the pros and cons related to the "buy in" options being offered by the Community and help you to decide which one is best for you. *(Con't on Page 3)*

PEOPLE AND PETS | ENTER TO WIN A FANTASTIC UTBF JOURNAL

Send your pictures of travel, pets or milestone events (like birthdays, anniversaries, etc.) to lsnyder@utbf.com to win a journal!

Chief and Birdie (we still can't get over how cute Dave and Robin's grandparent names are!) sent a picture of their grandson, Bodhi, dressed as a koala for Halloween!



Doug's boys enjoyed their Halloween as well! James went as Al Horford, Jax was Zach Ertz and Thomas was Luke Skywalker! Adorable!

HOLIDAY 2019

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Spring Executor Training
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Dr. Arianne Missimer
Founder/CEO
The Movement Paradigm

Our office is located at 120 Gay Street, Phoenixville, PA 19460 | Tel (610) 933-8069
Mail: PO Box 289, Phoenixville, PA 19460 Email: lsnyder@utbf.com

The New 2020 IRS Rules And End Of Year Updates | By David M. Frees, III



The IRS has just announced some important changes that matter (especially if you ever make end of year gifts or gifts to help a child or grandchild with educational expenses). Don't worry we've got you covered...just [click here](#) (or go to <http://bit.ly/UTBFgifting>) to find out all of the important end of year deadlines and gifting limits.

This end of year article also covers a host of other strategies including our new document and change of life review bundle, using a trust (especially if you own a vacation home) and more... just [click here](#) (or go to <http://bit.ly/UTBFgifting>) for the full story and all the vital end of year news.

The change of life review bundle that I just mentioned is called the “UTBF Comprehensive Life Review Process”. Are you or a loved one facing a change of life, considering aging in place with long term care, moving to a retirement community, thinking about assisted living, or might need full care? If so, you'll want help with those issues, Medicaid planning, and/or contract review. This is where we can help.

SEE THIS MONTH'S INSERT FOR MORE INFORMATION.



Complimentary Attorney Call In Hours - Tuesday, February 18, 2020

Have a quick question about your estate plan, elder law, being an executor or trustee, and/or changes in the estate or inheritance tax laws?

CLIENT BONUS CALL IN HOURS:
1:30 pm to 3:00 pm.
Dial 610-933-8069 to get your free call.
This is an exclusive UTBF client benefit.

We've set aside time on Tuesday, February 18, 2020 as a bonus for our existing clients. This time is limited and is on a first come/first served basis.

You will have up to ten minutes of free attorney time, but note that charges may apply if you need formal legal representation or help. You will never be charged unless you agree to the fee in advance.

Breathing Is Your Superpower! | By Dr. Arianne Missimer, DPT, RD, CSCS, RYT

We breathe 20-25,000 times a day. So HOW you breathe matters. Why do I say that? Take a big inhale. Do your neck and shoulders rise? Hopefully not! Does your abdomen expand? Hopefully it does! When we breathe properly, we can actually manage our stress (think holidays, end of year deadlines, etc.). In fact, in as little as three slow, deep, breaths through your nose, you will already feel more relaxed. Count slowly to 3 or 4 as you inhale and then make the exhale just as long, or even longer, if you can. Make it a habit to consciously take at least three deep breaths every hour during the day.

If you want to learn more, please go to my video links below and you will see me explain and demonstrate a couple of techniques to “gift” yourself and share with others. Go to <http://bit.ly/UTBFBreath> (Vagus Nerve Stimulation) and <http://bit.ly/UTBFBreath2> (Breathing is Your Superpower).

It is so important that we take time for self-care, especially over the holidays, and these are simple habits and exercises that won't take much of your time. Just breathe.

FROM THE EDITOR: If you are interested in finding out more about the services offered by Dr. Arianne Missimer, please go to her website: <https://themovementparadigm.com/>.

The UTBF 2019 Holiday Gift and Experience Guide

We're happy to bring to you a Holiday Gift Guide of both fun gift ideas, as well as our own offering of an estate planning gift that Dave and Doug created for you. So have fun and enjoy gifting and the entire holiday season and experience. **This is just a summary of our guide, go to <http://bit.ly/UTBFGIFT2019> to see the full list!**

WANT TO SEND A VISA GIFT CARD BUT THINK IT'S TOO IMPERSONAL? Here's a link to create custom VISA gift cards online: <http://bit.ly/UTBF5> We featured this idea last year and the idea was so popular, here it is again! You can add your own photo to the background of the card or choose from hundreds of themes to make it more of a personal gift.

HAVE AN ASPIRING CHEF/FOODIE AND YOU'RE RUNNING OUT OF IDEAS? <http://bit.ly/UTBFHolidaySpice> from Uncommon Goods: These 15 herbs and spices by [Julie Pedersen](http://bit.ly/UTBFHolidaySpice) let you explore the core flavors of five different cuisines.



NEED A GIFT THAT IS INSPIRED BY "HYGGE"? The monthly subscription box includes handpicked items from around the world to support a hygge lifestyle and inspire hyggelig (nice) moments. Available in standard and deluxe size boxes, and you choose length of time of the subscription, <http://bit.ly/UTBFHygge>

AN AWESOME WATER BOTTLE GIFT IDEA! Go to <http://bit.ly/UTBFwater>

GIVE THE GIFT OF PERSONALIZED AND ELITE ESTATE PLAN PREPARATION. Want more customized instructions and planning? Order a family meeting for 2020. **Call 610-933-8069 and ask for Lisa Snyder.**

New Phase Of Life *(Con't from Page 1)*

Medicaid Asset Protection Planning Appraisal – As you consider a move to a retirement or care community, you should also make yourself aware of the planning options available to help you protect your assets from being spent down on long term care. It is not uncommon for our planning attorneys to offer solutions that could result in hundreds of thousands of dollars of nursing care savings for you and your family. Once you know your options, you can make an informed decision as to whether or not you would like to proceed with planning.

Estate Planning Document Review - With the move to a new stage in life, it is prudent to make sure that all of your estate planning documents account for all recent law changes and properly state your intentions. We frequently meet with clients who did not know that there were two separate changes in the law that have impacted the Pennsylvania power of attorney documents over the last 10 years. During client review meetings, clients frequently express surprise that their old wills or other planning documents have beneficiaries, executors or agents under POA documents that are different than the ones they would actually like to be included. Clients often decide to change their estate plans to include asset protection planning for their adult children so that the inheritance they leave will be protected from their children's potential divorces, creditors and law suits. There is a lot to consider and this is an excellent time to receive a comprehensive review of your will, powers of attorney and living will so that you can be sure that you and your family are not caught off guard when it comes time for the documents to be put to use.

**THINKING ABOUT ASSISTED LIVING, LONG TERM IN HOME CARE, OR A RETIREMENT COMMUNITY?
SEE THIS MONTH'S INSERT FOR HOW THE COMPREHENSIVE REVIEW PROCESS WORKS.**

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 information in this newsletter, please seek and retain an attorney.

HOLIDAY COCKTAIL RECIPE | Pomegranate Cosmopolitans

This month's cocktail recipe comes to us from Lisa Snyder. "This is one of my favorites when I visit my mother-in-law for the holidays." Enjoy!

- 2 cups good vodka (recommended: Grey Goose or Finlandia)
- 1 cup orange liqueur (recommended: Cointreau)
- 1 cup cranberry juice cocktail, (recommended: Ocean Spray)
- 1/2 cup bottled pomegranate juice (recommended: Pom Wonderful)
- 1/2 cup freshly squeezed lime juice (4 limes)
- Thinly sliced limes, for garnish



Combine the vodka, orange liqueur, cranberry juice, pomegranate juice, and lime juice in a large pitcher. Fill a cocktail shaker half full with ice, pour the cocktail mixture in, and shake for a full 30 seconds. Pour into martini glasses, garnish with a slice of lime, and serve immediately.

Spring Executor Training | The Fall Executor Training held in our West Chester office **sold out** quickly and the attendees reported that there were helpful checklists and information, and that they felt better informed after the 3 hours spent with David, Doug and Andrew. You now have an opportunity to sign up for the Spring Executor Training. **Please contact Lisa DiRico or Lisa Snyder at 610-933-8069 to add your name to the wait list. As soon as a date and time is set, we will contact you to register.**

Have you 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), or 3) about protecting your heirs from losing their inheritance in a lawsuit or divorce? Well...

This is Your Last Chance To “Lock-In” 2019 VIP Client Prices For Estate Planning & Elder Law Appointments In 2020

Or To Get An Assisted Living, Retirement Community or Other Contract Review To Protect Yourself, Your Spouse and Your Heirs As You Enter A New Phase In Life

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 things keep changing. They change the Medicaid, estate planning, and estate/inheritance tax laws all the time. 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.

Plus, it’s easier than you think to get the contracts reviewed if you’re thinking about a retirement or assisted living community, to update your planning from a will to a trust, to update your power of attorney, living will, and other documents, and to get all the benefits of the new laws at our old pricing. Yes, despite our best efforts, our prices are scheduled for an increase. But as a VIP level client you can get around that 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 your heirs.

It’s easy to get started. **Just call the office 610-933-8069** from now until the end of January 2020 (**available only to the first 12 to call**). When you set an appointment, as an existing client, you’ll get a review at no charge, the VIP client discount, and if you need revisions, you’ll get the 2019 rates and you’ll totally avoid the price increases for 2020. 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 call before January 31, 2020, 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.

SO HOW DO YOU KNOW IF YOU NEED OR WANT AN UPDATE?

1) If you’ve had a will or trust review within the last three (3) years, you’re probably already OK. **But, if you’ve purchased life insurance, you or a family member has had a marriage or divorce, you’ve moved or purchased a vacation home, your plan is older than 3 years, or your IRA is now worth more than \$600,000 dollars, you might want to make some upgrades.**

2) **If it’s been more than three (3) years since your last check up, you should have a complimentary client will or trust review no matter what.** Or, if you’ve had an inheritance, bought or sold a vacation home, purchased more life insurance, had a child or grandchild...a remarriage, or divorce...and you’re wondering if you should change anything, please feel free to call. **There is no charge for the consult and we’ll lock you into our old pricing if you do decide to upgrade or update your planning.**

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 2019 pricing for updates and trusts when you come in 2020 - after the holidays.

Are you or a loved one facing a change in your life? Considering aging in place with long term care, or moving to a retirement community? Thinking about assisted living or need full care? If so, you'll want help with those issues, Medicaid planning and/or contract review.

How The New "UTBF Comprehensive Life Review Process" Works: If you are interested in having one of our Estate & Elder Law attorneys perform a comprehensive Elder Law Solutions change of life review, please contact the office today at 610 933 8069 to start the process. This work is typically done on a flat fee basis so that there are no concerns related to hidden fees or costs. For existing clients of the Firm, the Comprehensive Review Fee is being discounted to \$1500.00 and includes the following actions taken by the reviewing attorney and staff:

1. Review of one continuing care or retirement community contract, detailed written breakdown of the contract structure, including potential pitfalls to be aware of and a client conference to review the contract terms and your related questions.
2. In person discussion of the issues related to protecting your assets from the cost of long-term nursing care and the planning that you can potentially utilize to qualify for Medicaid sooner and ensure more assets are available to your spouse and beneficiaries.
3. In person discussion detailing how your present will, financial POA, medical POA and living will are written and whether or not there have been changes in the law or your personal goals that necessitate changes. Additionally, the reviewing attorney will provide you with suggestions and options to upgrade your documents to save additional taxes, protect the inheritance you leave from future divorce and creditors, and avoid the cost and delay of probate if possible.



If you act now by calling the office, mention this article, and you register for the Comprehensive Review Process, we will provide you with a FREE update of the financial and medical POA documents that we previously prepared for you. The updated POA documents will include the 2010, 2012 and 2015 - 2019 PA and Federal law changes that impact your documents. That is a \$500.00 benefit for no extra charge! So, call 610 933 8069 now to take advantage of this existing client offer.