



# 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](http://utbf.com/trust-estate) | [paestateplanners.com](http://paestateplanners.com) | [paelderlawsolutions.com](http://paelderlawsolutions.com)

## Have You Seen How Expensive Long Term Nursing Care Is? |

By: **Douglas Kaune**

Naturally, you are worried about protecting your assets from estate related taxes. You are probably also concerned about who inherits and in what form they inherit your assets after you pass away. These and many other typical issues must be addressed with proper estate planning. However, have you given enough thought to the devastating financial impact of long term care expenses on the value of an estate? Did you know that you can plan ahead to protect hundreds of thousands of dollars (or more) from the rising cost of nursing care? Are you taking the steps necessary to protect your home and other assets in case you or a loved one needs long term care? If you have not done this planning, it is not too late.



### Gifts To An Irrevocable Trust Will Start The Countdown To Asset Protection!

Now is the time to start proper planning so that you and your family are not caught off guard and left scrambling should the need for nursing care come unexpectedly. It is always better to plan ahead, but in this case, the maximum preservation of your assets depends on it. There is a **five year** waiting period until gifted assets are fully protected and that is why gifting to a Medicaid Asset Protection Trust (far in advance of the need for care) is so important. By placing your home, cash, stocks and mutual funds into a Medicaid Asset Protection Trust now, you will begin the countdown to achieving family security. Without advance gifting, you will be lucky to protect a fraction of the family assets through “Crisis Medicaid Planning.”

**Why Gifts To A Medicaid Asset Protection Trust Are The Best.** Clients often ask, “Why can’t I just gift my assets to my children?” The answer is that gifting your house and financial assets directly to children and other recipients is rife with danger. What if a child gets sued or divorced after you gift your assets to them? There is a good chance that the gifted assets will be lost because your children own them and therefore they are likely to be available to creditors and divorcing spouses. What if one of your children spends all of the assets you gift to them? Those assets will be gone and you will have to rely on the children who actually retained the gifted assets. Now you have a smaller pool of assets to draw from and your more “trustworthy” children will be left to carry the full financial burden.

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## SUMMER 2018

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#### In This Month’s Insert:

- Why Your Grad Needs A POA (Why You Want It Too)
- Mobile Estate & Elder Law Planning – A Special Program
- The New Trustee Manual & How To Get It

## Are you a Trustee or Have You Been Named as a Trustee? | SOLD OUT!

Dave Frees’ New Trustee Manual is officially a hit. One June 27<sup>th</sup> Phoenixville Federal and UTBF hosted a seminar based on the Trustee Manual. It’s still important to know your role, as well as how and when to start to act as a trustee. That program sold out with over 50 registered attendees. But, if you missed it, even if you haven’t already been named as a trustee, you might find this seminar interesting and might help you decide if you are ready, willing and able to take on this job if a friend or family member approaches you. Make sure you get to go to the next one.

Please call Lisa at (610) 933-8069 if you are interested in being put on the waitlist for future sessions, and a special discount on the full Trustee Manual.

## Complimentary Attorney Call In Hours: Mark Your Calendar for July 31, 2018

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? We've set aside call in hours on July 31<sup>st</sup> 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.

**CLIENT BONUS CALL IN HOURS:**  
Tuesday, July 31 from 11:00 am to 1:00 pm.  
To get your free call dial 610-933-8069.  
This is an exclusive UTBF client benefit.

## Moved or Changed Phone or Email Address?

Please contact our office when you have a change of address, phone or email. Call us at 610-933-8069 or email [lsnyder@utbf.com](mailto:lsnyder@utbf.com) with the updated information.

If you have moved out of Pennsylvania or New Jersey, you should seek legal counsel where you have residency to see if there is a need to update your documents for that state.

Let us know so we can archive or, with your permission, destroy the copies of your revoked documents.



## Summer Avocado Recipes | Here are a couple of recipes that include a fruit that is a popular choice in all kinds of food and drinks. Avocados! They are not just for smoothies anymore...

### Avocado Margarita

1.5 oz 1800 Silver tequila | 0.75 oz Cointreau  
1.5 oz lime juice | 1.5 oz agave nectar  
Half a ripe avocado | 2-3 sprigs of cilantro  
Kosher salt / celery salt, for rim \*  
Lime wedge, for garnish

Kosher/Celery Salt Rim: Mix 1 tsp of celery salt with 4 Tbsp Kosher salt. To rim the glass, wet outside of Margarita glass with lime wedge and dip into salt mixture. Set the glass aside.

In a mixing glass, muddle the avocado, lime juice and agave nectar. Add the 1800 tequila and Cointreau. Top with ice and shake vigorously. Strain into ice-filled, salt-rimmed glass. Garnish with lime wedge and serve.

*101 Mojitos and other Muddled Drinks* by Kim Haasarud

### Avocado Deviled Eggs

12 hard boiled eggs, cut in half lengthwise, save yolks  
¼ cup olive oil | zest and juice of two limes  
¼ cup cilantro | 1 avocado | salt & pepper to taste

Mix all ingredients except the whites of the eggs in a food processor until smooth.

Arrange the egg whites on a serving tray.

Spoon mixture into a plastic bag and snip the corner and pipe the mixture into the egg whites.

Garnish with crumbled bacon or a spring of cilantro

<http://bit.ly/UTBFavocado> for other summer recipes!

## Thoughts on Worry | Have you ever been told you worry too much? Here are some quotes from UTBF clients to ponder that we want to share.

“90% of what you worry about doesn’t happen, the 10% that does, you can’t control!”

“Worry’s a bully. It gives you nothing. It only takes.” This quote came from a tv show, but it rings just as true as the quotes from these names you may recognize:



Do not anticipate trouble or worry about what may never happen. Keep in the sunlight. *Benjamin Franklin*

There is only one way to happiness and that is to cease worrying about things which are beyond the power of our will. – *Epictetus*

Happy is the man who has broken the chains which hurt the mind and has given up worrying once and for all. - *Ovid*

## Elder Law (from Page 1)

Gifting your assets to a Medicaid Asset Protection Trust will keep them safe for the remainder of your lifetime. The Trust will build a wall around the gifted assets so that the spending habits, creditors and divorcing spouses of your children cannot reach them. Your children will not be the direct owners of the assets gifted to Trust. The Trust is the owner. Further, your more “trustworthy” child or children can act as Trustee(s) for your lifetime. The other children will simply be beneficiaries and won’t have rights to the assets until after you have passed away. Gifting to Trust will allow you to get the best of all worlds. You will be able to protect the assets from long term care spending, insulate them from the individual beneficiaries’ personal issues and insure the right person is in charge of them.

In addition to the Trust benefits outlined above, gifts to Trust can be structured to take advantage of various income and inheritance tax options. Although the term “Medicaid Asset Protection Trust” is used generally, there are many variations of the overall Trust structure. We are able to tailor the Irrevocable Trust to meet your particular needs and thereby also protecting assets from inheritance taxes and probate in most cases.

**Get in Touch To Get Started.** Every person has different needs, issues, and circumstances and we take that into careful consideration, so please call our office at (610) 933-8069 to schedule a consultation so that we may discuss your personal circumstances and the best approach for you. We will take you through the planning process from beginning to end. We will prepare the Trust that best suits your particular situation and help you and your family transfer assets to the Trust to insure that they can be preserved and enjoyed by you and your family for generations to come.

### MOBILE ESTATE & ELDER LAW – HOUSE CALL

**You Can Now Get The Same Great Planning In The Comfort Of Your Own Home!** If you are not able to come to the office because of inability to drive or physical impairment, we now offer an additional “Mobile Elder Law” service to make this important planning available to more of our clients and friends. For more information, go to <http://bit.ly/MobileElderLaw>, and watch our video, or call Lisa or Tammy at (610) 933-8069 to see if you qualify for that program.



**Mobile Elder Law Update:** We launched our mobile estate and elder law program at the beginning of this year and it’s been a welcome addition to many of our clients who are unable to get to our office for meetings with our attorneys. If you haven’t seen it yet, please watch our video (<http://bit.ly/MobileElderLaw>) which explains the service and if you or an elderly relative have been putting off updates, you may be convinced that our mobile elder law service will be a benefit to want to take advantage of today.



*"Thank you Doug for making the estate and elder law planning process so easy. It made such a difference to us that you were able to come out to our home at Shannondell. To know that you will bring top notch expertise directly to our home is very comforting. We will recommend your Mobile Elder Law service to all of our friends here in the community!"*

- Mr. and Mrs. Simpson

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.

**Reduce Arthritis Pain without Surgery** | Arthritis is the leading cause of disability among U.S. adults over 55, in many cases requiring surgery to replace troubled joints. You don't have to resort to joint replacement all at once, though. These simple steps from Dr. Victor Romano, an orthopedist and author of *Finding the Source: Maximizing Your Results—With and Without Orthopaedic Surgery*, can help you deal with arthritis before surgery becomes necessary:

- **Wear good shoes with arch supports.** Over time, the arches in feet tend to fail. Arch supports can help with the alignment of your feet and improve the alignment of your knees, letting your feet better serve as shock absorbers for the knees.
- **Exercise daily.** Try at least a 20-minute program that includes stretching, aerobic activity, strength training, and balance.
- **Wear a hinged knee brace for better support.** You don't have to wear it all the time, but it can help during sports or other strenuous activity.
- **Watch your weight.** Lower weight decreases the stress on your joints and helps with mobility. Eat nutritious foods and cut your intake of sugar, which can cause inflammation of your arteries and joints.
- **Take care of your bones.** Calcium, vitamin D, and weight-bearing exercises can reduce arthritis pain and build up your bone density. Should you need replacement surgery, greater bone density will help your artificial joint last longer.

### Coming Soon in UTBF News & Updates

- **More Information and Checklists for Executors**
- **Get our Memo on Personal Memos!**
- **Be Sure To Tell Your Family the Things That Really Matter.**

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If a problem is fixable, if a situation is such that you can do something about it, then there is no need to worry. If it's not fixable, then there is no help in worrying. There is no benefit in worrying whatsoever.

*Dalai Lama XIV*

## **NEWS, ALERTS & ELITE SPECIAL OFFERS FOR OUR FRIENDS, FAMILY AND CLIENTS**

Have a recent high school or college graduate?

**In Addition to Graduation Gifts, Buy Them Something  
For Them AND For Your Own Peace of Mind**

Did you know that once your grad turns 18 and moves away, or heads to college, that the law considers them an adult – and a separate, independent legal entity?

You're no longer entitled to medical information, to get their grades, or to help them with their banking... even if they want you to, unless you have the right combination of properly executed legal documents.

That's why we suggest our **GRADUATION LEGAL PACKAGE** for every one of our clients' grads. Here's how it works...

### **CORE GRADUATION LEGAL PACKAGE**

**OPTION 1:** You need to have a power of attorney from your grad to you. That way you can help with banking, finances, or credit cards AND you can get access to their college grades. But you also need a: •medical power of attorney •HIPAA authorization and •living will from your child or grandchild to ensure that you can talk to their doctor, make emergency medical decisions and more. With these 4 documents, you're ready to help when they want it– or just to stay on duty as a “helicopter parent.”

**Regular price: \$590.00**

**Limited Time Client Discount Price: \$290.00**

**This price is only available to the first 10 clients to book an appointment before September 5, 2018. Be sure to call 610-933-8069 and grab your grad a spot right now.**

### **VIP GRADUATION LEGAL PACKAGE**

**OPTION 2:** This elite and comprehensive package includes all of the above, plus a will for your grad, AND one of our lawyers will also give your happy grad our expanded legal briefing on issues they might confront ranging from underage drinking to safety in police stops, the consequences of drug possession and other common legal issues that plague our college campuses. This ensures that you have all the power you need to help them and they understand how to deal effectively with the new life that they'll experience.

**Regular price: \$900.00 VIP Graduate Package Discount Price: \$490.00**

**This price and offer is only available to the first five (5) clients to book an appointment before Sept 5, 2018.**

## **ARE YOU WORRIED THAT A PARENT OR LOVED ONE WILL OUTLIVE THEIR ASSETS BECAUSE OF THE HIGH COST OF LONG TERM NURSING HOME OR IN HOME CARE?**

That's a very valid concern. And, if your loved one(s) have a net worth of less than \$4 million dollars, it's easy to image it happening. That's especially true if they don't have really great long term care insurance coverage.

**Want to protect your loved one and the assets they worked hard to build and to leave as a legacy but can't get them out to see a lawyer?**

We have a solution: Learn more about our Mobile Elder Law & Estate Planning Programs where we come to you, bring all of the witnesses, notary public, documents and everything you and your loved ones need, to do elder law, nursing home, or estate planning.

**There are two ways to find out if we can help.**

**1) Call Lisa or Tammy at (610) 933-8069 to set up a quick call to make sure that the Mobile Estate/Elder Law planning is for you, or,**

**2) Get instant access to a video on our Mobile Elder Law Program:**

<http://bit.ly/MobileElderLaw>

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## **BEING A TRUSTEE IS COMPLICATED & HARD! NOW WE HAVE WHAT YOU NEED TO MAKE IT BETTER**

**Yes, it's hard being a trustee, under a will or trust, and the state and federal governments are making that job harder AND MORE complicated every year.**

If you want your heirs and trustees to understand what to do, to have step-by-step instructions and checklists for every situation, and to know how to avoid getting in trouble, losing your legacy, or getting sued - WE HAVE A SOLUTION. Dave Frees has just released the 2018 Edition of the Revocable Living Trust Trustee Manual.

- Step by Step Tasks & Checklists
- All You and Your Trustees Need to Know to Avoid Taxes and Penalties
- It's Easy to Use and Understand, and
- Makes Things Easy for Your Survivors/Trustees
- Finally, It Helps to Protect Your Legacy
- Hundreds of Pages of Easy to Use Answers to the Most Important Issues and Questions.

**To get your copy or to get access to upcoming trustee educational events and programs: Contact Lisa or Tammy at (610) 933-8069 to place your order for the Trustee Manual. We also offer further discounts for extra copies.**

**Retail Price: \$397.00**

**Your VIP Client Price: \$197 (extra copies are \$97 each)**