

Planning for Long-Term Care Seminar



You are invited to a **FREE** seminar on important elder law topics affecting senior citizens, including planning for long-term care. Jim Schuster, a dynamic speaker and Certified Elder Law attorney, will discuss critical steps you need to take to successfully plan for your future.

If you are an elder who is preparing for the crisis of the nursing home, a retiree who wants to be ready for possible long-term care, or a child of an aging parent, this seminar is for you.

July 19th at 6:30 p.m.
Southfield Civic Center
Parks and Recreation Building

August 3rd at 6:30 p.m.
Taylor Senior Center

August 17th at 6:30 p.m.
Livonia Civic Center
Library Auditorium

As you plan for your future, it is important to create a Will, a Medical Power of Attorney, and a Durable Power of Attorney for financial matters. It is equally as important to have a plan in place for long-term care. Without a plan in place, you will be under the control of the probate court and your hard-earned savings will be spent as directed by the court until your home is gone and you are penniless in a nursing home. This can all be avoided with proper planning. During this seminar, Jim Schuster, Certified Elder Law Attorney, will guide you through the planning process and will discuss:

- 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 not.)
- How to safely avoid probate.
- Those rare times when you will not want to avoid probate.
- How to avoid losing your home and life savings to the nursing home or the government.
- 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.
- How annuities for Veterans Aid & Attendance violate Medicaid's 5 Year Look-back.
- How to get Veterans benefits and nursing home Medicaid without losing your home and savings.

Jim Schuster is a Certified Elder Law attorney. He helps elders stay independent and in control and helps children of aging parents with the advice and legal documents they need to carry out their parents' wishes and take care of their needs. He assists clients with the entire nursing home Medicaid application process. Mr. Schuster is an Of Counsel attorney with the law firm of Cummings, McClorey, Davis & Acho, P.L.C. He may be reached at (248) 356-3500 or jschuster@cmda-law.com.

Admission is free, but registration is encouraged due to limited seating.

To register, please contact (248) 356-3500.

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