Planning for the 2nd Half of Life in These Political and Economic Times…

11 Threats to You, Your Family, and Your Assets

Times Have Changed
The questions are different
The world is more complicated
There are new solutions

©2019 CAROLINA FAMILY ESTATE PLANNING

Helping People Build Better Lives By Planning For a Secure Future.

The Old Way

TRADITIONAL ESTATE PLANNING
Focuses on what happens to your stuff when you die...

TRADITIONAL ELDER LAW
Focused on crisis planning once care is already needed
Planning typically focused on impoverishing the client in order to qualify for government assistance

…failing to plan ahead for care needs to achieve better outcome

How CFEP Is Different

Our mission is to integrate estate planning, asset protection, and long-term care strategies to ensure that:

• You have a plan for the rest of life so that you can weather any storms to come
• You receive the highest quality of life possible with the greatest degree of independence possible
• Without losing everything you’ve worked a lifetime to build
• While protecting those that you love

Evaluation Form

✓ You can request a copy of the slides from today’s seminar on your evaluation form
✓ Throughout the program, we’ll mention additional resources we have available, which you can also request on your evaluation form

Threat #1
Failing to Put on Your Oxygen Mask
Inadequate Health Care Planning
If you don’t have any plan, the State has one for you…

Guardianship of the Person

- Court proceeding
- Time consuming
- Legal fees
- Judge may not appoint who you’d want

Inadequate Health Care Planning
Your family will likely encounter…

HIPAA “silent treatment”

Comprehensive Health Care Planning

- Health Care Power of Attorney is a good start, but it’s not enough
  - “God Power”—it appoints a person to make any and all health care decisions, including life or death decisions, but it does not provide them with meaningful guidance regarding your wishes

Comprehensive Health Care Planning

- HIPAA Authorization to avoid the “silent treatment” due to cumbersome medical privacy laws
- Detailed Living Will addresses multiple scenarios and a variety of life-sustaining measures that you may or may not want at end-of-life

Comprehensive Health Care Planning

- Health Care Guidelines to convey wishes to your family regarding health care, alternative medicine, right to die laws, dementia directives, and more.
- Personal Care Plan for future Caregivers telling them about you as a person and your likes/dislikes
Comprehensive Health Care Planning

- Personal Planning Portfolio for family members explaining their roles, checklists of what to do and more.

No Power of Attorney

If you don’t have any plan, the State has one for you…

Guardianship of the Estate

Guardianship

- Court Proceeding
- Time Consuming
- Legal fees generally unavoidable
- Judge may not appoint whom you’d want
- Guardian has to file periodic accountings to the court accounting for every penny coming/going from your accounts
- Makes your information and assets a matter of public record

Durable Power of Attorney

Written legal document where you authorize a person (your Agent) to act on your behalf and manage your legal and financial affairs

- YOU choose who you think is the best person to serve as your Agent
  - Spouse
  - Adult Children
  - Close Family or Friends that you trust

“My Spouse Will Take Care of It”

- The law does not assume that you like your spouse!
- If you have a joint account, your spouse will still be able to access that account because he/she is a joint owner.
- Many assets are not jointly owned: retirement accounts, stocks, life insurance, annuities, automobiles.
- If you become disabled, your spouse has no authority over these items.

NEW LAW ALERT: On January 1, 2018 the North Carolina Uniform Power of Attorney Act was enacted. If you have a prior Durable Power of Attorney, we strongly encourage you to have it updated.
Powerless Power of Attorney

- Often include “springing” language that can become a serious roadblock for your family.
- Only addresses routine tasks such as paying your day-to-day bills.
- Does not include important provisions for future long-term care planning.
- Does not include important HIPAA Authorizations.
- Does not include important provisions for asset protection planning purposes.
- Does not include necessary language to make sure your home stays protected if you should need long-term care.

*Missing these critical provisions can cause weeks or months of delays and cost thousands in lost government benefits, unnecessary taxes, or legal fees to fix!*

Powerful Power of Attorney

- Includes specific language to ensure your Agent can access your retirement accounts to pay for your and your family’s needs.
- Includes specific language to ensure your Agent can conduct critical long-term care planning or asset protection planning as needed to preserve your assets and protect you, your spouse, and your family.
- The difference between a Powerless Power of Attorney and a Powerful Power of Attorney could be tens of thousands of dollars or more over the lifetime of the document.

Consider a Trust For More Protection

<table>
<thead>
<tr>
<th>No Planning</th>
<th>Durable Power of Attorney</th>
<th>Trust with Disability Instructions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Appoint someone to help manage your finances without court guardianship?</td>
<td>✗</td>
<td>✗</td>
</tr>
<tr>
<td>Ability to remove you from accounts in event of Alzheimer’s, dementia, or similar?</td>
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</tr>
<tr>
<td>Decision of whether you are disabled made privately by people you select?</td>
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I Love You Dearly (“Simple Will”)

This is what a typical “simple will” might say:
- I leave everything to my spouse.
- If my spouse is deceased, then equally to my children.

No Will or Relying on Joint Accounts or “I Love You” Wills
**Probate**

A Will is your family's admission ticket to the **Probate Court**

If you have a will-based plan, then you have a probate-based plan

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**Problems with Joint Accounts**

The Dreaded D’s:

- Divorce
- Debt
- Disability
- Drugs
- Dysfunction
- Dementia
- Death

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**I Love You Dearly (“Simple Will”)**

EXAMPLE: BOB AND MARY

- Mary is in a nursing home
- Bob has a heart attack and dies. Everything goes to Mary.
- Mary has to spend-down all of the assets on nursing home care until she's drawn to the home and less than $2,000 in the bank before Medicaid will assist her.
- When Mary dies, the home must be sold to pay Medicaid back for care expenses.
- With proper planning, Bob could have left things in trust to Mary so that they would be protected, Mary wouldn’t lose her Medicaid coverage, and she wouldn’t have to spend-down the assets to re-qualify for Medicaid

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**I Love You Dearly (“Simple Will”)**

EXAMPLE: RICHARD AND SUSAN

- Richard dies, leaving everything to Susan.
- Susan eventually meets and marries Gary.
- When Susan dies, most or all of the assets pass to Gary.
- Gary is not obligated to leave anything to Richard and Susan’s children.
- Richard and Susan’s children are accidentally disinherited.

This is extremely common!

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**Threat #4 Using Cookie-Cutter Probate-Avoidance Only Revocable Living Trusts**

Using Cookie-Cutter Probate-Avoidance Only Revocable Living Trusts
What’s a Trust?

3 Parties to the Document (“Instruction Book”):
- **Grantor/Trustmaker**: The person establishing the Trust
- **Trustee**: Person responsible for carrying out the terms of the trust
- **Beneficiary**: The person for whom the Trustee is managing the Trust assets

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Reversible Living Trust

Common Estate Planning Tool
- Very flexible
- You are your own Trustee
- You have Total Access to Everything in the Trust
- You Can Change the Entire Document at Any Time
- You Can Revoke the Trust At Any Time
- Assets Titled to the Trust Avoid Probate

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Shortfalls of “Probate Avoidance” RLT

- Generally a very basic trust document intended solely for avoiding probate
- Many of the same problems as the “I Love You, Wills”
- Bucket full of holes:
  - No incapacity provisions
  - No protection for you
  - No protection for your spouse
  - No protection for your beneficiaries

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Consider a Trust For More Protection

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No Protection for Your Spouse

Spouse:
- Long-Term Care
- Blended Family
- Remarriage
- Accidental Disinheritance

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No Protection for Your Family

Children & Other Beneficiaries:
- Divorce
- Bloodline Protection
- Special Needs
- Disability/Long-Term Care
- Lawsuits
- Financial Irresponsibility
- Substance Abuse
Helping People Build Better Lives By Planning For a Secure Future.

Worried About Estate Taxes?
Federal Estate Tax Exemption has been temporarily increased to $11.4M (expires December 31, 2025)
We now have flexible planning techniques to ensure both spouses maximize their estate tax exemptions if Congress should change the rules again or if the current rules expire in 2025.
No North Carolina estate tax.

Focus on Income Taxes
These days income tax planning may be more important than estate tax concerns.
• Passing real estate and assets to next generation in most income tax efficient manner possible
• Preserve step-up in basis upon death to reduce future capital gains income tax
• Maximize income tax-deferred benefits of your IRAs when they pass to your beneficiaries
• Minimize income taxes during retirement

Resource: Supercharge Your IRA
Request a digital copy on your evaluation form.

Something to think about…
• Do you own a home?
• Do you have homeowner’s insurance?
• Risk of house burning down is low, but we’d rather let the insurance company take the financial risk of paying to rebuild.
Some Startling Statistics

- U.S. Government report found that 70% of individuals age 65+ will require long-term care.
- Same study found that 20% will need care of 5 years or longer.
- U.S. Dept. of Health & Human Services says 40% of those 65+ will enter a nursing home at some point in their lives.
- WSJ reports that 80% of all American couples over the age of 65 will have one spouse who needs nursing home care.

Cost of Care

<table>
<thead>
<tr>
<th>In-Home Care</th>
<th>Assisted Living Community</th>
<th>Skilled Care/Nursing Home</th>
</tr>
</thead>
<tbody>
<tr>
<td>$16 - $30 per hour</td>
<td>$4,500 - $6,000 per month</td>
<td>$7,000 - $8,000 per month, semi-private room</td>
</tr>
<tr>
<td>$10,000 - $12,000 for 24/7 care</td>
<td>As high as $9,000 per month</td>
<td>$9,000+ per month, private room</td>
</tr>
</tbody>
</table>

Independent Living Community

- $3,500 - 6,500 per month rent
- Plus, $16 - $30 per hour for care

Projected Costs of Care

<table>
<thead>
<tr>
<th>Level of Care</th>
<th>2018</th>
<th>2020</th>
<th>2030</th>
</tr>
</thead>
<tbody>
<tr>
<td>Home Health Aide</td>
<td>$46,904</td>
<td>$63,205</td>
<td>$84,714</td>
</tr>
<tr>
<td>Assisted Living</td>
<td>$69,000</td>
<td>$90,730</td>
<td>$124,622</td>
</tr>
<tr>
<td>Skilled Nursing Facility (Semi-Private)</td>
<td>$85,501</td>
<td>$114,906</td>
<td>$154,424</td>
</tr>
<tr>
<td>Skilled Nursing Facility (Private)</td>
<td>$95,995</td>
<td>$129,009</td>
<td>$173,378</td>
</tr>
</tbody>
</table>

Health Care Costs During Retirement

- Fidelity estimates that the average retiree will spend $280,000 on out-of-pocket health care costs during retirement. This includes uncovered doctor and hospital bills, post-acute care, prescription medications, co-pays, and co-insurance. This does NOT include long-term care costs.

Remember: These represent the current costs of care. If you aren’t expected to potentially need long-term care for 10-20+ years, then these numbers need to be adjusted for inflation.

Alzheimer’s Costs

- According to the Alzheimer’s Association, the estimated lifetime cost of care for an individual living with dementia is $341,840

Family Caregiver Costs

- A 2011 study by MetLife found that the total cost impact of caregiving for a family caregiver is $303,880, including lost wages, lost Social Security benefits, lost pension benefits, and out-of-pocket expenses.

Remember: These represent the current costs of care. If you aren’t expected to potentially need long-term care for 10-20+ years, then these numbers need to be adjusted for inflation.

Long-Term Care costs are potentially the BIGGEST THREAT to the retirement security of most families

Many people think that planning for long-term care is expensive, but the reality is that NOT planning for long-term care is FAR more expensive.
Threat #6 Hoping the Government Will Pay for the Care You Deserve

Helping People Build Better Lives By Planning For a Secure Future.

Medicare Does NOT Pay for LTC

MEDICARE
- Entitlement program
- Health Insurance for 65+
- Hospital/Doctors
- Acute care—something from which you are expected to rehab or get better

MEDICAID
- Need-based program—you must meet medical and financial qualifications
- Only pays for Skilled Care/Nursing Home

A Story of Two Neighbors

BILL
- Bill goes to the hospital with a massive heart attack
- They perform heart surgery and he returns home

MIKE
- Mike has dementia
- As he slowly declines, he eventually needs long-term care, possibly for several years

There’s still a gaping hole…

Medicare covers short-term care
Medicaid covers long-term care in a nursing home
What if you need just a little bit of care?
- Extremely little assistance available for in-home care or assisted living care
- Many will spend years in assisted living before needing a nursing home

Long-Term Care Planning

- The process of planning to have the BEST options available to you, if you need long-term care
- Requires knowing what benefits might be available to you to help pay for care
- It’s about protecting your spouse from impoverishment if you need extended care
- Similar to the idea of tax planning—planning ahead to get the best outcome for your circumstances

Not Knowing the Rules of Medicaid: The Wolf in Sheep’s Clothing
Medicaid Basics: Income

<table>
<thead>
<tr>
<th>SINGLE/APPLICANT SPOUSE</th>
<th>MARRIED/COMMUNITY SPOUSE</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Applicant’s income from all sources must be lower than cost of care</td>
<td>• Community Spouse keeps his/her income</td>
</tr>
<tr>
<td>• Applicant keeps $30 per month Personal Needs Allowance and a few small exemptions, such as for Medicare Supplemental Insurance</td>
<td>• If Community Spouse’s income is low, then may be entitled to claim a portion of the Applicant Spouse’s income</td>
</tr>
<tr>
<td>• Remaining income must be paid towards care, Medicaid fills in the gap</td>
<td>• Minimum total income generally $2,058 per month</td>
</tr>
</tbody>
</table>

Medicaid Basics: Assets

<table>
<thead>
<tr>
<th>SINGLE/APPLICANT SPOUSE</th>
<th>MARRIED/COMMUNITY SPOUSE</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Combined Countable Assets must be below $2,000</td>
<td>• Community Spouse can keep half of combined marital assets, subject to:</td>
</tr>
<tr>
<td></td>
<td>• Minimum: $24,720</td>
</tr>
<tr>
<td></td>
<td>• Maximum: $123,600</td>
</tr>
</tbody>
</table>

Medicaid Basics: Assets

<table>
<thead>
<tr>
<th>NON-COUNTABLE ASSETS</th>
<th>COUNTABLE ASSETS</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Primary residence (bear trap!)</td>
<td>• Everything else:</td>
</tr>
<tr>
<td>• One motor vehicle (highest value)</td>
<td>• Cash, Checking, Savings, CDs, &amp; Money Market Accounts</td>
</tr>
<tr>
<td>• Household belongings</td>
<td>• Stocks, Bonds, &amp; Brokerage Accounts</td>
</tr>
<tr>
<td>• Burial plots</td>
<td>• Most annuities and cash value of life insurance if face value is above $10,000</td>
</tr>
<tr>
<td>• Irrevocable Funeral Trusts or burial account of up to $5,000</td>
<td>• 401(k)s, IRAs, and other retirement accounts</td>
</tr>
<tr>
<td>• Term life insurance or cash value of life insurance if face value $10,000 or less</td>
<td>• Trust accounts that applicant can access, including Revocable Living Trusts</td>
</tr>
<tr>
<td>• Medicaid-compliant annuities</td>
<td>• Additional motor vehicles</td>
</tr>
</tbody>
</table>

Medicaid Estate Recovery

Primary Residence:
• You do NOT have to sell your home to pay for nursing home care, but |
• You MUST protect your home from Medicaid Estate Recovery |
• Otherwise, after your death, your family may be forced to sell the home and pay Medicaid back |

The “Look-Back” Period

When you file your Medicaid application, you must need skilled care, complete and submit your application, AND ... Any transfer of funds, especially to family, will be considered a gift, unless you can prove otherwise.

Provide all financial statements for the past 60 months!

For every $6,810 transfer that Medicaid deems to be a gift, you’ll have a 1 month penalty!

Spend-Down: John & Agnes

$150,000 Countable Assets

<table>
<thead>
<tr>
<th>JOHN – APPLICANT SPOUSE</th>
<th>AGNES – COMMUNITY SPOUSE</th>
</tr>
</thead>
<tbody>
<tr>
<td>$75,000</td>
<td>$75,000</td>
</tr>
<tr>
<td>$2,000</td>
<td>Community Spouse Resource Allowance (CSRA)</td>
</tr>
</tbody>
</table>

Medicaid will tell John and Agnes they must spend down John’s “excess” $73,000 by paying for his care before he will be eligible for Medicaid assistance.
Result with Our Help

The Solution:
- Elder Care Attorney tells Agnes about a little-known safe harbor provision for married couples
- The Elder Care Attorney assists John and Agnes with placing John’s “excess” assets in a very specific type of Medicaid-compliant annuity designed specifically for Medicaid planning purposes

The Result:
- Instead of losing the $73,000, the funds are converted into an additional income stream for Agnes.
- She’ll receive a monthly check each month of about $2,030 for the next 3 years, which she can put in her own savings for her own needs.
- All of the $73,000 was saved!

You Need a Plan

- Sometimes the nursing home social worker will tell the family a few of the rules and the family thinks that is all there is to know!
- Causes them to erroneously believe that they must “spend down” everything before they can be eligible
- The State’s Medicaid Manual is more than 2,400 pages long!
- Plus, State and Federal statutes
- Think of it like tax planning

Special Assistance

- North Carolina program administered by the Medicaid department
- For “custodial care”, i.e., assisted living level of care
- Separate rules!
- Very strict income cap:
  - Regular room: $1247.50
  - Memory care: $1580.50

Resource: Medicaid Book

Request a digital copy on your evaluation form

Veteran’s Aid & Attendance

- Non-Service Connected Disability benefit for a Veteran or the Veteran’s Surviving Spouse to offset out-of-pocket health care expenses (including long-term care)
- Veteran must have served active duty for at least 90 days with at least 1 day being during wartime (WWII, Korea, Vietnam, Gulf)
- Veteran must not have been dishonorably discharged
Veteran’s Aid & Attendance

Benefits for:
- In-Home Care
- Assisted Living Community
- Skilled Care/Nursing Home

Qualifying Veterans and their spouse can receive up to $26,765 per year to help pay for care!

The Rules Have Changed!

- NEW Income and Asset Rules effective October 18, 2018
- NEW: Effective October 18, 2018 transfers are subject to a 3-year look back period!
- Must need assistance with 2 or more activities of daily living to qualify for highest benefit level

You Need a Roof on Your House!

- HC Directives, POAs & Last Will & Testament
- Revocable Living Trust
- Asset Protection Plan

Failing to Put a Roof on Your House
Trust Comparison

<table>
<thead>
<tr>
<th>Revocable Living Trust</th>
<th>Income to You</th>
<th>VA Asset Protection Trust</th>
<th>Distribute Principal To/Through Family</th>
</tr>
</thead>
</table>

Why an Asset Protection Trust?

• Starts the 5-year look-back period for Medicaid
  • After 5 years, trust assets are no longer countable for Medicaid purposes
• Starts the 3-year look-back period for VA Aid & Attendance
  • PLUS, an Asset Protection Trust provides general protection from lawsuits and creditors
• Assets in the trust avoid probate upon your death

Trusts Aren’t Just for the Wealthy!

You have to take it upon yourself to protect what you worked a lifetime to build. The government is not going to protect it for you.

Other Asset Protection Strategies

Depending upon your specific asset protection goals, we may also explore other asset protection options such as the use of different asset types that have greater protection, business entities, insurance, etc.

Leaving the Castle Unprotected

Ace! We should have built a moat!
8,900 Boomers Turn 65 Each Day!

Unexpected illness and the unpredictable cost of healthcare are two of Baby Boomers’ biggest concerns:

• Ability to pay for healthcare (53%)
• Having a major illness (48%)
• Ending up in a nursing home (48%)


Pension Protection Act

• Long-term care provisions of the act became effective January 1, 2010 giving specific tax incentives

• Allows consumers to:
  • Withdraw cash value from life insurance or funds from an existing annuity on a tax-free basis to buy long-term care insurance
  • Completely exchange an existing annuity for a long-term care policy on a tax-free basis
  • Access funds from certain types of long-term care annuities tax-free to pay for actual long-term care expenses*

*Read your annuity policy carefully to see what benefits you have

Mary, Age 60

Mary has a family history of Alzheimer’s Disease in her family.

By transitioning her money…

$10,147/month benefit are paid TAX-FREE for:

• Home Health Care
• Assisted Living
• Skilled Care/Nursing Home
• 100% Full Refund of Premium

Bob, Age 70

By transitioning his money…

$8,333/month benefit for 72 months are paid TAX-FREE for:

• Home Health Care
• Assisted Living
• Skilled Care/Nursing Home
New Long-Term Care Options

• There are even options to use an IRA to fund Long-Term Care Coverage
• If married, funds from one spouse’s IRA can be used to purchase a policy insuring BOTH spouses

Bill, Age 75

Recently diagnosed with early-stage Parkinson’s

| Age 80 | Guaranted Lifetime Income $28,000 |
| Age 80 | Guaranteed Enhanced Income $56,000* |
| Age 80 | Homecare |
| Age 80 | Assisted Living |
| Age 80 | Nursing Home |

*Until the $450,000 has been depleted, then goes back to $28,000 for rest of life

Resource: Don’t Go Broke Book

Request a copy on your evaluation form

Long-Term Care/Asset Protection

Having the Long-Term Care Coverage ensures that your other assets don’t get spent-down on long-term care costs and can pass to your spouse or beneficiaries.

Long-Term Care Costs

Long-Term Care Planning

• We will help you determine the best legal and financial options for your long-term care planning to maximize your protection

• EMPOWER yourself to live the highest quality of life possible, regardless of age or ability, and your family and losing everything you’ve worked a lifetime to build.

People & Procrastination

Threat #11 People & Procrastination

Planning for the 2nd half of life in these political and economic times…

11 Threats to You, Your Family, and Your Assets
Think Back to a Day…

When you got married…

When you took a family vacation…

How Long Did You PLAN?

For the Wedding…
6 months to a year?

For the Vacation…
1 month to 6 months?

How Much Did You SPEND?

For the Wedding…
$100 to $25,000?

For the Vacation…
$500 to $15,000?

Now IMAGINE

Highway of Life
• Sudden Accident or Event
• Health Crisis
  • Stroke, Alzheimer’s, Dementia, Heart Disease, COPD, etc.
• Family Discord
• Lawsuits, Creditors, Divorce, Remarriage
• Debt, Dysfunction, Disability, Substance Abuse

Every day scenarios that can wipe out your life savings, create family turmoil and stress, and haunt your family for years to come

Invest in Yourself & Your Family

We invest the time and money to enjoy the best moments of our lives…

But we also need to be invest the time and money to protect ourselves and our loved ones from the worst moments of our lives.

If YOU KNEW, Wouldn’t You Plan Ahead?

For Life…

For Disability…

For Death…

For Your Family…
You Need to Have a Plan

“By failing to prepare, you are preparing to fail.”
-Benjamin Franklin

A PLAN, Not Just Documents!

It’s About Results!

Don’t Make a Short-Sighted Decision

People Are Emotional & Irrational

While this planning may not be as fun as planning your next family vacation, it’s just as likely to leave lasting memories and impact for years to come. Give it the proper time and attention that it deserves.

Next Steps

What’s Next?
Vision Meeting

✓ Complimentary Qualification Assessment Phone Call to confirm that a Vision Meeting is the right next step for you
✓ IMPORTANT: Vision Meeting Form
✓ Basic information so we can be prepared and maximize your time during your Vision Meeting

Vision Meeting

✓ Illustrations of current situation and potential issues to be addressed
✓ Legal team will review any existing documents in advance so we know where your starting from

Vision Meeting

✓ Discuss your goals in depth so we can diagnose the planning issues
✓ We’ll then prescribe a plan to meet your goals
✓ We’ll decide if we’re a good fit to work together

Who will I meet with for my Vision Meeting?

Your Vision Meeting will be with one of our Estate Planning Managers, Beth Strange or Heather Blanchard.

Find your next step on the Vision Method Information Sheet in your folder.

CFEP Team

• Founder/Attorney Jackie Bedard graduated summa cum laude from law school and has been rated the highest score of 10.0 for Estate Planning and Elder Law by attorney rating site AVVO
• 50+ 5-star reviews on Google, Facebook, and Yelp from happy clients.

CFEP Team

• Legal Team: Experience with estate ranging from $0-$150M; domestic and international planning; simple and complex planning; business and tax planning.
• Team: Two tech-savvy MIT graduates; author; insurance-licensed; senior care-community professional; mental health professional; engineer; corporate administration; paralegal certifications; communications professional; past service as board of director member for local non-profits.
The Vision Method

- Once we have identified the right planning option for your goals, we’ll schedule your Design Meeting as soon as possible to make sure you don’t lose momentum
- We’ll present you with your Client Welcome Gift of your Personal Planning Portfolio that will serve as an invaluable tool for you and your family

How Much Will It Cost?

I Don’t Know!

Our Mission

Develop comprehensive, integrated estate, asset protection, and long-term care planning to ensure that:
- You have a plan for the rest of life so that you can weather any storms to come
- You receive the highest quality of life possible with the greatest degree of independence possible
- Without losing everything you’ve worked a lifetime to build
- While protecting those that you love

Evaluation Form

- Complete Seminar Evaluation Form
- Say “YES” to a Vision Meeting
- Normally $175 to reserve your Vision Meeting, but as an attendee today, you receive a credit for $100 a Free Vision Meeting.

Are all of your ducks in a row?

What should you do now?

- Say “Yes” to a Vision Meeting to get your “Ducks In A Row!”
- Find out what planning options are best for your personal situation
- Turn in Evaluation Form to Team Member in back of room and we will call you tomorrow to discuss your Vision Meeting