

What does.....MEDICAID PLANNING

FUNERAL PLANNING

ESTATE PLANNING

and AVOIDING PROBATEall have in common?

Answer: Responsible people plan ahead using state / federal laws, trusts and insurance **to their advantage** to take care of themselves, their family, and Avoid Probate.

Consider the facts:

The average cost of a traditional funeral today is about \$8,000 - \$10,000.

Many families do not have that much cash available at the time of need.

If you reach 65, you have a 70% chance of going to a nursing home in your lifetime.

The average cost of a nursing home is \$6,000 a month or \$72,000 a year.

There is a 5 year look back period on assets to qualify for Medicaid.

Medicaid Spend Down can take all the money you wanted to go to your family and/or funeral expense to pay for your nursing home costs.

With a will, the average probate is 15 months and consumes 10% of your gross estate.

The Solutions: Funeral Trust, Funeral Insurance, Estate Trust, and a Living Trust.

Funeral Trust – can immediately protect up to \$15,000 to pay for your final expenses.

Funeral Insurance – can affordably pay your funeral for an average of only \$70/month.

Family Trust – can protect from Medicaid up to \$50,000 for your family or loved ones.

Living Trusts – can settle an estate in an hour avoiding probate and attorney fees.

There are no attorney fees to set up a Funeral Trust and Family Estate Trust.

If you love your family, want to save time, money, and hassles with peace of mind,

call me for details - Paul Jones – MBA, LTCP, LHA 407-808-2121