

## You Should Attend If:

- You or your spouse plans to move to a nursing home within 6 months.
- Your spouse currently lives in a nursing home.
- You care for a parent or other relative who lives in or will be moving to a nursing home within 6 months.



### About the Seminar:

**Registration Fee:** \$0 – you attend for FREE!

**When:** 6-8 p.m., DAY OF WEEK, DATE, 2002

**Where:** HOTEL NAME, ADDRESS, CITY, STATE

(Call 1-800-123-4567 for more detailed directions.)

Map or directions here.

Register Now! Call:  
**1-800-736-9024**

**A FREE workshop sponsored by:**  
William G. Hammond  
The Elder & Disability Law Firm, P.A.  
8575 W. 110th St., Ste. 218 1300 NW Jefferson Court  
Overland Park, KS 66210 Blue Springs, MO 67015

**How to Legally and Effectively  
Protect Your Assets From a  
Long Nursing Home Stay**

**Moving to a nursing home in  
the next 6 months?  
Or does your spouse already  
live at a nursing home?  
Then you need to know  
and attend ...**

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## How to Legally and Effectively Protect Your Assets From a Long Nursing Home Stay



A **FREE** seminar for people will be moving to a nursing home within 6 months ... nursing home residents ... and their families

### Discover completely legal – but little known – ways to:

- Protect your life savings
- Reduce – perhaps even eliminate – your nursing home bills
- Increase the amount of income you keep
- Pass an inheritance to your children
- Help save your family's home

**Seating is limited to 60 people – first come, first served. (Sorry, no exceptions.)**

Reserve your seat by calling  
**1-800-736-9024**

## What You Don't Know About Medicaid and Nursing Home Care CAN Cost You!

**Nursing home care is expensive ... costing up to \$4,000 a month or more.** And to qualify for Medicaid, you'll have to sell your house, wipe out your savings, and jeopardize your family's financial security, right?

**Maybe not.**

**There are ways to pay for quality nursing home care – without destroying the financial nest egg** you've so carefully built. And without breaking any laws.

You'll discover these highly effective strategies during "How to Legally and Effectively Protect Your Assets From a Long Nursing Home Stay," a FREE WORKSHOP for people who are moving to nursing homes within 6 months ... nursing home residents ... and their families.



Meet Jill Watskey, J.D.,  
Medicaid and Asset-  
Protection Attorney

Jill Watskey, J.D., is an attorney with The Elder & Disability Law Firm, P.A., of Overland Park, Kansas, and Blue Springs, Missouri. The firm helps protect the rights of nursing home residents and assists them in navigating Medicaid law. She concentrates her practice on Medicaid estate planning.

Jill graduated magna cum laude, Phi Beta Kappa from the University of Missouri-Columbia and attended Vanderbilt Law School. Before joining The Elder & Disability Law Firm, Jill worked at Legal Aid of Western Missouri, where she focused on issues affecting persons with disabilities.

## What You'll Learn During This FREE Information-Packed Seminar:

- *The 5 biggest mistakes made by families of nursing home residents ... and how to avoid them.*
- *How to protect your assets from nursing home costs – up to 50% more than what you typically would expect.*
- *One of the most important legal documents you need – and the 3 things it should contain.*
- *Why traditional estate planning may not work ... and what you should be doing instead.*
- *How you may be able to keep your home ... even if you're on Medicaid.*
- *How a living trust can destroy your planning opportunities for Medicaid.*
- *How to help protect your estate from state efforts to recover money spent on your behalf.*
- *How you may be able to keep more income than the \$30 monthly allowance Medicaid allows.*
- *How to find the right nursing home ... and get good care there.*
- *How to avoid being disqualified for Medicaid coverage by properly structuring gifts.*
- *How to help ensure your estate provides an inheritance for your heirs ... and supports your nursing home-bound spouse.*
- *Immediate steps you should take to maximize the assets you can keep and pass on to your heirs*

**Are you unnecessarily giving up assets and paying more than legally required for quality nursing home care?** Take this quick quiz to discover how well you know the truth about laws governing nursing home costs and Medicaid.

**True False**

- |                          |                          |   |
|--------------------------|--------------------------|---|
| <input type="checkbox"/> | <input type="checkbox"/> | If you or your spouse is already in a nursing home, it's too late to plan.          |
| <input type="checkbox"/> | <input type="checkbox"/> | You must gift assets to your heirs at least 3 years before going to a nursing home. |
| <input type="checkbox"/> | <input type="checkbox"/> | The state can take your house away to recoup Medicaid costs.                        |
| <input type="checkbox"/> | <input type="checkbox"/> | You qualify for Medicaid only when you're broke.                                    |
| <input type="checkbox"/> | <input type="checkbox"/> | If you're on Medicaid, you have to accept substandard care.                         |

Good news! All of the answers are false. But if you marked these answers as "true," you're not alone. These are five of the most common – and most costly – misconceptions about planning for an extended nursing-home stay.

Discover the truth about Medicare rules ... and proven strategies for protecting your financial assets. Register now for "How to Legally and Effectively Protect Your Assets From a Long Nursing Home Stay." Call 1-800-736-9024 to reserve your seat.

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**Don't miss out – reserve your seat by calling our toll-free registration line at 1-800-736-9024.**