



# ESTATE PLANNING MATTERS

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## FREE WEBINAR & SEMINAR SCHEDULE WHY WILLS ARE OBSOLETE

### LEARN HOW TO PROTECT YOUR HOME, FAMILY, AND ASSETS THE RIGHT WAY

One of the biggest fears that many people have today is having their life savings wiped out if they end up in a nursing home. Whether you or a family member is in crisis or not, it is important that you understand what you can do to protect your hard-earned assets!

- Learn how to protect your home and assets from the costs of long-term care
- Discover costly misconceptions about planning for your senior years
- Help protect you and your family from being wiped out by nursing care bills.
- Learn how new laws restrict protection of assets and the steps you should take now to protect your loved ones.
- Discover alternative ways to plan for long term care, other than Medicaid
- Learn about veteran's benefits that most people know nothing about
- Discover how to plan your estate if you become physically or mentally incapacitated

### UPCOMING ONLINE WEBINARS:

**TUESDAY, AUGUST 10, 2021**

AT 10:00 A.M.

**THURSDAY, AUGUST 26, 2021**

AT 2:00 P.M.

### UPCOMING IN-PERSON SEMINAR:

**TUESDAY, AUGUST 17, 2021**

AT 2:00 P.M. in our VA Beach Office

*\*attendance is limited!\**

**Call us today to register at (757) 530-7011 or register online at [www.alperinlaw.com](http://www.alperinlaw.com)**

If you cannot join us for a seminar, please call our office at

(757) 530-7011 to request your free copy of "Alperin Law's Family Asset Protection Survival Guide."



## A Step in the Right Direction by Attorney Scott Alperin



As the days get longer and the temperatures are rising, more and more people in Virginia are getting vaccinated - and we are hoping that this is a step in the right direction.

Summer is reaching its peak and the numbers show that COVID-19 is on a steady decline. Over 50% of Virginians have already received their full doses of the COVID vaccine as of July, with 70% of adults have received at least one dose. Our staff & attorneys at all of our offices are working towards this goal as well, with many of us already fully vaccinated! In late May, Virginia's Governor lifted many public health mandates including the state-wide mask mandate in an effort to "begin our new normal".

Our law firm faced many challenges at the beginning of COVID - how we operate as a firm and serve our local community was under immense pressure. We had to work diligently to keep everyone that should enter our office or request our services safe from the virus. Alperin Law quickly shifted from our tried-and-true ways and stepped outside of the box - sometimes even literally, with our outdoor, socially distanced signings to comply with state laws and regulations. Cleaning & sanitation protocols were at the forefront of our daily tasks and masks were worn by all inside of our office.

Now, we are taking more in-person initial appointments than we are phone & zoom appointments, and masks are of course optional for clients who are fully vaccinated. That said, we understand some in our community still want a social-distance-friendly law firm handling their estate planning matters so we are happy to still offer phone & zoom meetings with our attorneys so long as the need is present! Our office strives to provide a clean, safe environment, keeping up with our sanitation protocols and procedures in all of our offices, conference rooms, and common areas so none of our guests have to worry.

Our online webinars over the last year have been a huge hit, as well. Since June of 2020, we have been proud to host almost 500 attendees online! Moving forward, we are going to continue to offer these online webinars & encourage you to invite any family or friends who may benefit from our various topics. Be sure to check out our webinars & seminars page online for our most up-to-date schedule. Additionally, we will be hosting our very first in-person seminar since the start of COVID on August 17th, 2021 at our Virginia Beach office. We still want to maintain a safe environment for all, so attendance is VERY limited. We urge anyone who attends to wear a mask if they are unvaccinated; we will be serving light refreshments (individually packaged, of course) and would love to see you there! To register, call our office at (757) 690-1122.

As we turn a corner in public health, we reflect on how far we have come in the last year and look forward to taking steps in a new direction - and helping more people in 2021 & beyond! Hope to see you soon!  
Scott



## Client Testimonials

"Our experience with Alperin Law was absolutely wonderful. This firm stands out for its kind professionalism and for its comprehensive and personal approach to clients. While we were looking to update our estate planning documents, it was so reassuring to find a group that could assist us with everything from veteran-specific information to clarification regarding the ADA.

The scope of expertise in this firm was remarkable and very helpful! Scott Alperin also readily recommended to us an elder care attorney in a different state for our parents. The documents prepared for us were meticulously detailed and organized. Overall, the experience at Alperin Law was informative and very customized to our needs,

but most of all - reassuring. We are very grateful and will be clients for years to come."

- Lee S.

Thank you for the awesome review, Lee!

If you'd like to join Lee and leave us an online review about your experience with our firm, we'd greatly appreciate it.



## Meet EmiLee



Hi, I'm EmiLee!

I knew at a young age that I wanted to work in an office setting, but more specifically, an office whose main goal was to help others. I was fortunate to join the Alperin Law family in 2015, where I began working as the afternoon front desk receptionist.

Having this opportunity, I was not only able to gain the experience I wanted, but it also allowed me to attend college full time. I graduated in 2016 from Tidewater Community College, where I received my Associate's Degree in Administrative Support. Over the years, I have worked my way up the ranks and have grown to hold more than one title. I am not only Mr. Alperin's Executive

Assistant, but I also draft the Estate Planning documents for our clients. I work hand-in-hand with our clients to ensure their wants and needs are met from the very beginning to the very end of their planning.

I also assist our attorneys in the filing of our clients' VA and Medicaid applications. I am able to be a person of contact for our clients, answering the array of questions and concerns they have. I take pleasure in knowing that my role plays an integral part in helping clients feel comfortable during the estate planning process.

Outside of the office, I love spending time with my husband, Joshua, and our two boys, Braxton and Bryson. Watching them grow and learn is one of our greatest joys!



Do you have a four-legged friend? Have you thought about what would happen to your furry companion in the event of your death or incapacity? 85 million households in the country own a pet, yet very few have considerations in their estate plans for their dogs, cats, birds, & other pets, who may survive their owner or require special care at the time of their owner's incapacitation.

By placing provisions for your pet in your living trust, you are ensuring their care, safety, and comfort should anything happen to you - just as with any other member of your family! Many informal arrangements surrounding the entrustment and care of your pet are generally not legally enforceable and simply adding your pet to an existing will sometimes isn't enough.

Having a pet trust for your pet in your estate plan can help to ensure that your animal is taken care of - financially, personally, and carefully!

When planning for your pets, it is likely you will have to consider all of the following questions:

- How many pets do you have?
- What types of pets are they?
- Do they have any unique care requirements (e.g., health concerns, unusual behaviors, etc.) that require special planning?
- Where do you want the pets to live in the event of your disability or death: at your home, with a friend or loved one, at a sanctuary?
- What financial resources are you able to provide to ensure the pets are adequately provided for?
- Who will be responsible for providing daily care?

- Is there a short-term pet caregiver who can be responsible for the pets at a moment's notice until the long-term pet caregiver can be notified?
- Who will act as the long-term pet caregiver?
- Are there alternates for both the short-term and long-term pet caregivers?
- Who will be responsible for the oversight and administration of the assets left for the benefit of the pets?

No two pet owners will have the same planning goals for their pets. As with planning for minor children, the first step in planning for loved pets is to identify the people or organizations (pet caregivers) that will have physical custody of your pets and provide them with both short-term and long-term (lifetime) care. Before any of the financial and legal considerations are addressed, you must feel comfortable with your pet's caregiver. For some, finding the right pet caregiver can be a challenge.

A common first choice for a pet caregiver is family or friends. However, never assume they are willing to provide care without getting their positive agreement; your beloved pet could end up euthanized or in a shelter. Where can you turn if there is not anyone suitable for this important role? You could consider a pet sanctuary or perpetual care organization. It is always good practice to have one or more back-up caregivers.

When choosing a pet caregiver, some important factors to consider are the following:

- Is this person responsible and committed to caring for your loved pets for the rest of their lives?
- Does the person already have their own pets?
- Will the new pets cause issues for the pet caregiver's existing pets?
- What plans does the pet caregiver have for their own pets if something happens to the caregiver?

You will also want to consider how much money should be left for the lifetime care of the loved pets. If the pets are staying at home, there will be the added expense of maintaining the property and the home, including taxes, insurance, maintenance, and utilities. In all cases, you will also want to consider compensation for the pet caregiver, along with sufficient resources to cover the cost of the pets' lifetime care. How much money is enough? First, consider how much you spend now to care for the pets. Then, assume all the pets will live for an extraordinary amount of time. How will the pet be cared for at the end of its life, and what will be the final

disposition? Will the pet be cremated or buried? Do the math, and then add a bit more for extra insurance in the event of a catastrophic chronic or life-threatening illness. Life insurance and retirement plans can be ideal assets for covering the costs of lifetime pet care.

There are numerous choices when planning for pets. Some pet parents choose to leave a fixed sum of money and their pet to a trusted pet caregiver. This choice is the riskiest because there is no way to ensure the funds will be used for the proper care of the pet. Others will want more certainty and may elect to create a trust for the lifetime care of their pets. A pet trust can be included in a last will and testament, as part of a revocable living trust, or as a stand-alone instrument. Each choice has its pros and cons. Stand-alone pet trusts, though, enable immediate access to the resources necessary to care for the pets.

If you create a pet trust, selecting a trustee to manage the money for the benefit of the pets is a critical part of the pet plan. The trustee is responsible for making sure the terms of the pet trust are followed, ensuring the pets are receiving proper lifetime care, and that the money disbursed from the pet trust is being spent wisely. The trustee can be the same person as the pet caregiver, but this is not always a good idea because it can create a potential conflict of interest. The best choice is a professional trustee such as a certified public accountant, attorney, trust company, or charity qualified to act as trustee.

Planning for loved pets does not mean merely considering what will happen when you may pass away; you will also want to have a plan for the pets if you become disabled or in the event of a natural disaster. The role of short-term pet caregivers and pet sitters cannot be underestimated in these circumstances. As a pet parent, you should consider maintaining a notebook for your loved pets that contains all the important details, including, but not limited to, the pet's name, description (including picture), age, health, special instructions for care, behavioral information, veterinary information, short-term pet caregivers, and long-term pet caregivers. If the information is needed in an emergency, the notebook will be available and up to date with critical information.

If you are interested in establishing a pet trust for your beloved animal, call our office today at 757-530-7011 to set up your free initial consultation!

## RECIPE OF THE MONTH: Marshmallow-Almond Key Lime Pie

Summer is the peak season for Key limes—a must for this pie's distinctive sweet-tart flavor. Unlike other Key lime pies, this one has a smooth marshmallow layer on top with an added almond crunch that makes it stand out as a crowd favorite!

### INGREDIENTS

- 1 cup all-purpose flour
- 3 tablespoons brown sugar
- 1 cup slivered almonds, toasted, divided
- 1/4 cup butter, melted
- 1 tablespoon honey
- 1 package (8 ounces) cream cheese, softened, divided
- 1 can (14 ounces) sweetened condensed milk
- 1 tablespoon grated Key lime peel
- 1/2 cup Key lime juice
- Dash salt

- 1 large egg yolk
- 1-3/4 cups miniature marshmallows
- 4-1/2 teaspoons butter
- 1/2 cup heavy whipping cream

### DIRECTIONS

1. Preheat oven to 350°. Place flour, brown sugar and 1/2 cup almonds in a food processor; process until almonds are finely chopped. Add melted butter and honey; process until crumbly. Press onto bottom and up sides of a greased 9-in. pie plate. Bake until lightly browned, 8-10 minutes. Cool on a wire rack.
2. In a large bowl, beat 5 ounces cream cheese, milk, lime peel, lime juice and salt until blended. Add egg yolk; beat on low speed just until combined. Pour into crust. Bake until center is almost set, 15-20 minutes. Cool on a wire rack.

3. Meanwhile, place marshmallows and butter in a small heavy saucepan; cook and stir over medium-low heat until melted. Transfer to a large bowl; beat in remaining cream cheese until blended. Beat in cream. Refrigerate, covered, until cold.
4. Beat chilled marshmallow mixture until light and fluffy. Spread over pie; sprinkle with remaining almonds. Refrigerate until serving.



ENJOY!!

SOURCE: Taste of Home



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## OFFICE LOCATIONS

Multiple office locations for your convenience.

Virginia Beach (Main Office)  
500 Viking Drive, Suite 202

Newport News Office  
11815 Fountain Way, Suite 300

Chesapeake Office  
1545 Crossways Blvd. Suite 250

Suffolk Office  
3345 Bridge Road, Suite 916

Norfolk Office  
319 W. 21st St., Suite B

Phone: 757-530-7011  
Fax: 757-233-3600



CELEBRATE NATIONAL  
PICNIC MONTH!



Get outside & enjoy a picnic with family and friends to celebrate National Picnic Month this August!