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Webinar Schedule



## Webinar Schedule

Discover the Right Way to Protect  
You and Your Family

## IMPORTANT UPCOMING WEBINARS

**HOW A PROPERLY DRAFTED AND MAINTAINED ESTATE PLAN WILL PROTECT YOU AND YOUR LOVED ONES IF YOU'RE A HOMEOWNER OVER AGE 50...  
PROTECT YOURSELF AND YOUR LOVED ONES FROM LOSING YOUR HARD EARNED ASSETS TO THE GOVERNMENT, ATTORNEYS, THE IRS AND IN-LAWS!**

**TUESDAY, JULY 13TH - 10:00 A.M.**

**FRIDAY, JULY 23RD - 2:00 P.M.**

**THURSDAY, JULY 29TH - 1:30 P.M.**

**LEARN HOW A PROPERLY DRAFTED AND MAINTAINED LIVING TRUST ESTATE PLAN CAN:**

- Protect your family from losing their inheritance to greedy in-laws, divorce, lawsuits, creditors and government claims!
- Help protect you and your family from being wiped out by nursing care bills.
- Put your loved ones' inheritance to good use- like pursuing higher education, starting a career or business, or buying a house- rather than allow them to squander it!
- Protect your valuable IRAs (and retirement plans) so they may later provide much-needed retirement income for your loved ones.
- Assure that the person you've chosen to handle your affairs won't have to go to Court and face unnecessary delays and fees!
- Why Wills don't protect assets from nursing home costs and how certain trusts can provide powerful asset protection.
- Alternative ways to plan for long term care, other than Medicaid.

**Call us today to register at (757) 530-7011 or register online at [www.alperinlaw.com](http://www.alperinlaw.com).** You will receive an email with a link to join the webinar on your computer or other device. If you cannot join the webinar, please call our office at (757) 530-7011 to request your free copy of "Alperin Law's Family Asset Protection Survival Guide."



For the last 7 years, I have proudly served on the Board of Directors for the Virginia Chapter of the Alzheimer's Association. After so many years, I am sad to see my time serving on the Board come to an end as they rotate in new members. I am so grateful for the opportunity that I had to serve an organization supporting a cause that is near and dear to my heart.

My grandfather had dementia and being in the field of estate planning, we often see how Alzheimer's and other memory-impairing diseases affect so many of our clients and their loved ones. It meant a lot to me to not only raise more public awareness of this incurable disease but to help provide ways to support those that are directly impacted by its effects.

As I shared in last month's newsletter, my daughter Zoey is helping me put on a very special fundraising event for the Alzheimer's Association. The event is a fishing tournament, held next month on the weekend of August 14th and 15th, called "Reel to Remember". Participants can take their boats out or rent a boat to fish on, having people sign-up to sponsor them for each fish caught. Donation pledges can vary based both on the type of fish and the volume of your daily catch! It's not only a great way to do something fun with your friends and family this summer but also to support a great cause.

So will you join me in doing a little fishing for a good cause next month? I'd love to see my clients and their loved ones out there on the water for this event!

Here are some statistics according to the Alzheimer's Association website:

- More than 6 MILLION Americans are living with Alzheimer's. By 2050, this number is projected to rise to nearly 13 million.
- In the United States, Alzheimer's and dementia deaths have increased 16% during the COVID-19 pandemic.
- 1 in 3 seniors dies with Alzheimer's or another dementia. It kills more than breast cancer and prostate cancer combined.
- In 2021, Alzheimer's and other dementias will cost the nation \$355 billion. By 2050, these costs could

rise as high as \$1.1 trillion.

- More than 11 million Americans provide unpaid care for people with Alzheimer's or other dementias.
- In 2020, these caregivers provided an estimated 15.3 billion hours of care valued at nearly \$257 billion.
- Between 2000 and 2019, deaths from heart disease have decreased 7.3% while deaths from Alzheimer's have increased 145%.

It is very likely that at some point during your lifetime, you or someone you may know may be directly impacted by Alzheimer's.

I hope you are able to participate in this event and get involved with this great cause. If you're not able to actually go fishing, consider some of the following options to get involved:

- Share this newsletter or event with your friends and family
  - Sponsor someone that is participating in the fishing tournament
  - Donate to the Alzheimer's Association
- Hope to see you next month!  
Scott



## Potential Tax Law Changes Coming For 2022 Means You Have A Limited Window Of Opportunity Right Now!



On March 25th of this year, Senators Bernie Sanders and Sheldon Whitehouse introduced the "For the 99.5% Act" which, if passed, will dramatically and historically change estate planning; this act will reduce the federal estate and gift tax credits, while increasing estate, gift, and Goods &

Services tax rates. This will also include assets in certain trusts that are not currently includable in estates. The proposed changes included in this act are set to be made effective on January 1, 2022.

### WHAT YOU NEED TO KNOW (AND DO!)

The biggest takeaway here is "this is a 'use-it-or-lose-it-now' provision which means that your \$11,700,000 exemption can be passed either by dying or by making gifts. Transfers must take place before the effective date of these changes."

Now, what does this mean for you? There are exactly 6 months left this year to consider what changes to your plan you may want or need to make in order to avoid being affected by these tax changes. Depending on the value of your estate, this could mean you may potentially be taxed thousands to hundreds of thousands of dollars that could have been otherwise avoided.

The last time there was a major change to policy similar to this, there were a lot of clients who were eager for our help. Many of these clients waited until December of that year when our calendars were already full and became pressed for time on getting the necessary changes made.

We are encouraging our clients with estates worth \$3 million or more (or even a little lower than \$3 million if you're not sure) to contact us as soon as possible to schedule a free review meeting with one of our attorneys. During that meeting, the attorney will review your overall estate plan and make sure that everything is in order. They will also address whether there's any additional planning that needs to be done prior to year-end to take advantage of current tax laws.

To schedule your free review meeting, contact our office at 757-690-1122

## Meet Breana



Hi, I'm Breana!

I am a paralegal here at Alperin Law in the litigation department. It is a privilege to be working in the legal field and I'm so happy to be a part of a law firm that is dedicated to providing the best service possible to its clients.

I grew up being taught there was no substitution for hard work. As I left home to attend college, I took this mentality with me. I double-majored in pre-law and theater, involving myself in numerous activities

such as weekly nursing home visits, performing in musicals and directing plays, and participating on a debate team.

When I am not making phone calls or drafting discovery for our client matters at Alperin Law, you can find me participating in speech clubs, checking out way too many books at the library, attending plays at the theater, Latin dancing, or video chatting with one of my seven family members.

“Scott Alperin and his team at Alperin Law have handled several real estate transactions, as well as estate plans for several of my family members. We found his work to be professional and timely with a personal touch. They are a pleasure to work with and only perform with your best interest in mind. Alperin Law consistently provides a great level of comfort knowing you’re taken care of.”

- Sam R.

“When it came time to get my mother’s estate up to date, I knew we were in the more than capable hands of Scott and his team. He made everything clear, easy and easy to understand. I highly recommend him and his firm and if you choose him, the confidence I feel in our preparations, you’ll feel too.”

- Ron R.

“My mother and I both used Alperin Law to draw up our wills, trusts and other areas of estate planning. Scott Alperin is not only very experienced in his advice, but tremendously patient in explaining the numerous directions

one can take to plan for your future and beyond. I would highly recommend this law firm!”

- Anina B.

“My wife and I did not know what to do about our dire financial/foreclosure situation. We let things settle not knowing the right answer. We finally decided to do something about our situation. So we turned to Alperin Law. At that point all of our fears and uncertainties melted away. They reassured us that they would fight for us. The knowledgeable and caring staff went above and beyond to ensure that everything was taken care of. They even came in on a day off over the holidays to take care of some time sensitive paperwork. I would definitely recommend them over and over. I am so glad that I came to them!”

- Matthew T.

These are just a few reviews from actual clients of Alperin Law. If you’d like to join the many and leave us an online review about your experience with our firm, we’d greatly appreciate it.



## Recipe of the Month:

### Oven Fried Sweet Tea Buffalo Chicken Sandwich

This oven-fried chicken sandwich is full of all the flavors you love, with a healthy twist - perfect for your Independence Day menu.

#### INGREDIENTS

- 1 ½ pounds chicken breasts, cut in half widthwise
- ¾ cup buttermilk
- 1 ½ cups sweet green tea
- 1 tablespoon kosher salt
- 3 cups corn flake crumbs
- 3 tablespoons whole wheat flour
- 1 tablespoon smoked paprika
- ½ teaspoon garlic powder
- 1 cup buffalo sauce
- 8-12 brioche slider buns
- Greek yogurt ranch, for serving
- ¼ cup crumbled blue cheese (optional)
- Shredded lettuce, shredded carrots, microgreens, and sliced avocado, for serving

#### DIRECTIONS

1. Add the chicken to gallon size zip top bag. Pour the buttermilk, sweet tea and salt over the chicken. Toss

- well, cover and refrigerate 1 hour or overnight.
2. Preheat the oven to 425 degrees F. Line a baking sheet with parchment.
3. Add the corn flakes crumbs, flour, paprika, and garlic powder to medium sized bowl. Stir to combine.
4. Remove each piece of chicken from the buttermilk, and dredge through the crumbs, pressing gently to adhere. Place on the prepared baking sheet. Repeat until all the chicken has been used. Make sure not to crowd your pan, if necessary use two baking sheets. Lightly brush the chicken with olive oil. Transfer to the oven and bake for 15-20 minutes, then flip the chicken over and continue cooking another 10 minutes or until the chicken is cooked through.
5. Drizzle the buffalo sauce over the chicken, covering it almost completely.
6. To serve, stir the blue cheese into the Greek yogurt ranch. Spread the greek yogurt on the bottom of each bun. Add the chicken and top with veggies and sliced avocado. Serve with buffalo sauce.

ENJOY!!

SOURCE: [www.halfbakedharvest.com](http://www.halfbakedharvest.com)



## Free Guide - Family Asset Protection Survival Guide

We have assembled all of our most valuable estate planning advice into this invaluable survival guide, which is free for the asking! Call us today at 757.530.7011 to request your copy of our helpful 25-page guide to protecting your family’s

assets in Virginia. Whether you believe you've thought of everything when it comes to your estate plan, or you haven't even taken the first step, this guide will become your most valuable resource.



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Virginia Beach, VA 23452-7487

## OFFICE LOCATIONS

Multiple office locations for your convenience.

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

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

Chesapeake Office  
1545 Crossways Blvd. Suite 250

Suffolk Office  
3345 Bridge Road, Suite 916

Newport News Office  
11815 Fountain Way, Suite 300

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



Happy Independence Day



All of us at Alperin Law want to wish you and yours a very safe and joyous 4th of July!  
Be safe and enjoy your time with your loved ones!