

IN THIS Issue

Why I Don't Recommend
Online Wills

When A Crisis Becomes a
Medicaid Crisis

Practice Area SPOTLIGHT:
Disability with Attorney
David Ashe

BRAIN TEASER:
Sudoku

RECIPE:
Soft Pumpkin Bars with
Chocolate Chips

Free Webinar & Seminar
Schedule

Contact Us

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

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.

If you cannot attend, please call our office at (757) 530-7011 to request your free copy of "Alperin Law's Family Asset Protection Survival Guide."

ONLINE
WEBINAR

THURSDAY,
October 7th
at 2:00 p.m.

ONLINE
WEBINAR

THURSDAY,
October 21st
at 10:00 a.m.

ONLINE
WEBINAR

TUESDAY,
October 26th
at 10:00 a.m.



Call us today to register at
(757) 530-7011
or register online at
www.alperinlaw.com



Your Alperin Law Monthly Newsletter

FROM SCOTT'S DESK



Why I Don't Recommend Online Wills

BY ATTORNEY SCOTT ALPERIN

As an attorney for over 25 years, I have seen numerous online wills - I have also seen firsthand all of the ways wills created online can cause problems for you and your family in the long run.

While an online plan may seem easy and cost-effective, it can lead to extensive issues and even devastating additional costs associated with probate. A properly prepared plan is the best way to help get all of your assets in order, hash out your future financial goals, and better ensure your estate is distributed in line with your wishes. When put together wisely, it can also provide protection from creditors and reduce your estate's tax bill.

It may seem best to put together your own estate plan. After all, there seem to be many free or cheap online tools available to help you craft an estate plan. So why not?

Problem #1: A do-it-yourself will can cost more than a professionally drafted will

These online estate planning sites often lure customers in with promises of a great deal. Sometimes the first step required is a great deal, but it is often not enough to cover all of your estate-planning needs. As I discuss in my seminar, "Why Wills Are Obsolete", a simple will most times does very little to protect your estate. Most estates need

dynamic planning that cannot be contained within a simple document; more specifically, medical and durable powers of attorney, living trusts, etc. are needed to protect your family and assets should you pass away or become incapacitated. These additional documents when created through these online platforms, if even possible, can skyrocket past the introductory price advertised.

Problem #2: Sometimes a will is not enough

A simple online will is not usually flexible and as easy to update/change as a properly created trust. Some estates could also benefit from a trust to help to reduce the estate's tax bill and protect assets from creditors.

When an estate planning professional reviews your assets and helps to make sure they pass according to your wishes, some assets pass through different legal tools called beneficiary designations, likely stated when you opened the account. You may need to change these designations to make sure they are handled the way you want, simply listing them within a will is generally not enough.

Our estate planning professionals can review your assets & situation, customizing a plan to what your specific needs are - you won't overpay for documents you don't need, and

your family will be well-protected by having more than a simple will.

Problem #3: Stress for your loved ones

One of the big benefits of a full-spectrum estate plan is the ability to take some stress off of the shoulders of our loved ones. One-size-fits-all plans don't consider a lot of complicated scenarios your family may be facing. Using a fill-in-the-blank style estate plan can eventually leave a complicated legal mess behind that our loved ones will need to negotiate without your assistance should you pass away.

Here at Alperin Law, we place immense value on planning for our clients that properly protects their assets for themselves and their families, as well as planning for potential long-term care. We offer FREE 3-year reviews for our estate planning clients to make sure that any periodic changes in their lives/situations are addressed so their plan stays current & capable.

If you are considering an estate plan for yourself or assistance in creating one for a family member in need, we encourage you to skip the online "easy wills" and contact our office at 757-530-7011 for your free initial consultation!

- Attorney Scott Alperin

WHEN A CRISIS BECOMES A MEDICAID CRISIS

It's the situation all aging couples or family members with elderly parents fears: a doctor or medical professional has recommended that your family member be placed in a nursing home or long-term care facility. You have no idea what this will cost, let alone how you will pay for it. You have heard of Medicaid but have no idea whether your family member could qualify or how to apply.

Before facing a situation like this, you need to discuss the Medicaid planning & application process with an experienced elder law attorney. This attorney will have the skills and contacts needed to help you navigate the important issues, craft a strategy, engage and direct the necessary healthcare staff, and work alongside you to get the Medicaid application approved by your state Medicaid agency.

So Where Does Medicaid Come In?

For most people, Medicaid only becomes an option after Medicare benefits are exhausted. But what many people don't realize is that Medicaid benefits are not automatic. In fact, to receive Medicaid, a patient and the patient's spouse (if married) must first "spend down" their "countable" assets. There also are categories of assets that will be automatically exempt for purposes of qualification.

It sounds pretty easy, right?

Things can actually get complicated quickly. What do I do to protect assets? What do you do to convert assets while complying with all



laws and regulations? Do I apply before or after we start getting care (and bills)?

These are all valid questions, to which we highly recommend you seek professional advice from a qualified attorney who practices in Medicaid planning and thoroughly understands the Medicaid system.

Medicaid Pre-Planning?

Are you or a loved one facing long-term care expenses looming in the near future? Are you wondering what you can do now to help protect your assets in the event long-term care is needed? Are you wondering how to protect family property or other assets? Your existing Estate Plan should take into account the fact you may need long-term care in the future. However, there are things you can do now that can help protect assets in the near future.

Pre-Planning is working with your family to figure out what the best options are before a family member actually needs care. There are usually more options available if you plan

well in advance. Come and see one of our experienced Medicaid Planning attorneys today to find out if there is a plan that can help you and your family.

Not sure where to begin? **Request our free helpful guide and find out!** We will answer important questions, such as the following:

How will I ever afford a nursing home?

What does Medicare cover?

Why should I seek legal advice about qualifying for Medicaid?

What assets must I spend down in order to qualify for assistance?

How do things change if I am married?

Will I lose my home?

Why do I need an estate planning attorney?

Call us today to request your free digital brochure or to set up your Medicaid Asset Protection Plan today! 757-530-7011

Practice Area Spotlight: Disability with Attorney David Ashe

If you served in the U.S. military, you remember everything about your time on active duty or in the reserves: boot camp, rifle qualification, first assignment, etc. But you remember other things, too, like the day you realized that a medical issue might be more serious than you thought. This isn't uncommon for military personnel-serving is tough, and many veterans carry a lifetime of medical problems as a result. You should know that the U.S. Department of Veterans Affairs (VA) has a number of programs designed to provide financial, medical, and other assistance to veterans, and if your service-related injury or illness led to disability, you may be eligible for monthly compensation benefits.

Veterans benefits are administered by hard-working fellow Americans at the VA who review your case, determine if you meet the eligibility criteria and assign you a disability rating (an assessment of your disability). Although they work to ensure veterans receive their rightful benefits, they are people-and people make mistakes. If you applied for an initial disability



rating-or an increase in your disability rating-and were denied, let us help review the decision. We know the VA's playbook for specific injuries and illnesses, and we know how to help the VA understand the severity of your condition. We will put our knowledge to work for you.

Applying for veterans' disability benefits is not an easy process, but you don't have to do it alone. Our experienced attorneys are here to help the many veterans in the Hampton Roads area & beyond get the benefits they deserve when they are struggling with a service-related health condition.

Brain Teaser SUDOKU

5		6	4		3
	3			1	
6					2
3					4
	6			4	
2		4	6		1

(Answers will be in next month's newsletter!)



Recipe: Soft Pumpkin Bars with Chocolate Chips

Here's an easy sweet treat to get your family in the fall mood:

INGREDIENTS

- 2 cups flour
- 1 tablespoon pumpkin pie spice
- 1 teaspoon baking soda
- 1/2 teaspoon salt
- 1 cup butter softened
- 1 cup sugar
- 1 egg
- 2 teaspoons vanilla
- 1 cup canned pumpkin puree
- 1-1/2 cups chocolate chips (can also use white chocolate if you prefer!)

INSTRUCTIONS

1. Preheat oven to 325. Generously grease a 9x13 pan.

2. Add flour, pumpkin pie spice, baking soda, and salt in a small bowl. Stir until well-combined.
3. In a separate bowl, cream butter and sugar until light and fluffy. Add egg and vanilla to the mixture. Mix well. Then beat in pumpkin.
4. Add the dry mixture to the wet (mix well), then fold in chocolate chips and spread batter evenly into the pan.
5. Bake for 30 minutes or until edges begin to pull away from the pan and the center is set (toothpick inserted in the center is clean).
6. Cool completely before cutting.
7. ENJOY!

Recipe inspired by bbcgoodfood.com