

# MYTH

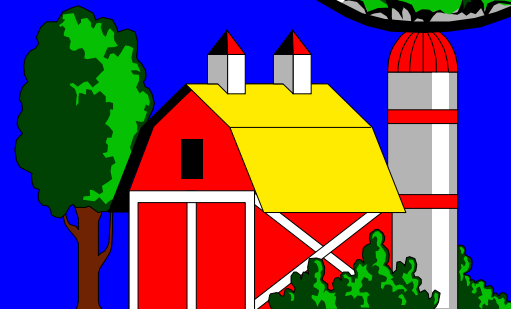
**A Nursing Home  
Is Not That Expensive  
\$40,000 - \$65,000 + A Year**

## GOV'T - AARP STUDY

- 1. 33 1/3% wiped out in 13 weeks**
- 2. 83% wiped out in 52 weeks**
- 3. 98% wiped out in 100 weeks**

# What is Estate Planning?

Building a Life of Peace of Mind,  
To Have Control in Your Life Today and Tomorrow.  
Assuring Protection, Privacy and Security  
For You and Your Loved Ones!



# SENIORS

**About 35 Million Today,  
80 - 90 Million Seniors  
As Boomers Get Older**

**WWII - KOREA GENERATION  
A+ FOR BUILDING AN ESTATE  
D- FOR PRESERVING IT**

# Baby Boomers

## About 75 Million

Depending on Over 10 Trillion  
Dollars to Pass to Them  
From Their Parents



# Decisions We Make Today Effect Our Future and the Lives of Our Loved Ones for Generations To Come



**Multi-Generational Family  
Estate Planning Is About  
Taking Care of Each Other  
With Proper and Essential  
Estate Planning and  
Not Depending On The  
Government**



# LONG TERM CARE INSURANCE POLICIES BALL PARK FIGURES

AGE	ANNUAL PREMIUM
40	\$ 500
50	\$ 700
60	\$1,300
70	\$2,800
75	\$4,500

# Putting Off Getting Long Term Care Insurance Can Be Very Risky

- Can't Save for It
- More Expensive Longer You Wait
- Can Lose Insurability
- May Need Sooner Than Later



# With a Will Your Assets and Business Become Public With the Circuit Court of Your County And Soon on the Internet

Starts with commissioner of  
Accounts, Inventory of Assets,  
Other Taxes and Fees, etc., etc. etc.  
Until the Clerk or Judge of the  
County Court approves completion

# Long Term Care Solutions

- Traditional Long Term Care Insurance
- Asset Re-Allocation
- Viatical Settlement
- Legal Solutions With Above

# What Was Your Estate Worth 10 Years Ago?

Most People Usually At Least  
Double Their Estate Worth  
Every 10 Years by  
Doing Nothing With Inflation,  
Investments and Property Values

# **\$1,350,000 ESTATE WITH NO PLANNING**

**First**

**1. All Property To Spouse**

**Spouse**

**2. No Probate**

**Dies**

**3. No Estate Taxes**

**Second**

**1. \$270,750 Federal Estate Taxes**

**Spouse**

**2. \$36,000 To \$60,000 Probate Costs**

**Dies**

**3. More Than \$300,000 Lost To Heirs**

# Don't Be Lulled

## Estate Growth vs New Tax Law

Year	Estate Size	9% Growth Rate
1997	\$600,000	***
1998	625,000	\$654,000
1999	650,000	712,860
2000 - 2001	675,000	846,049
2002 - 2003	700,000	1,006,260

# **Proper Estate Planning With Revocable Living Trust**

**First Spouse Dies**

**No Probate, No Federal Estate Taxes  
100% of Money Passed to Family Use**

**Second Spouse Dies**

**No Probate, No Federal Estate Taxes  
100% of Money Passed to Family Use**

**Savings To Family**

**More Than \$300,000**

**Both Spouses Unified Credits Utilized**

# REVOCABLE LIVING TRUSTS

- You Are in Total Control
- Nobody's Business but Yours - Privacy
- Private Legal Document
- No Recording at Court House or on Internet
- Protects and Controls Distribution To Family
- Minimizes Fees and Taxes
- Avoids Probate

# You Receive All Living Benefits During Your Life

Trust Becomes  
Irrevocable Upon Death

Heirs Receive Distributions  
According to Your Instructions  
No Probate, No Public Documents  
Completely Private and  
Protected for Beneficiaries In Trust



## TAXES SAVED WITH TRUST

TAX YEAR	TAXES SAVED
2000	\$ 270,750
2002	\$ 283,000
2004	\$ 358,500
2006	\$ 434,200

A Better Choice Elder Law,  
Retirement and Estate Planning Center



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