



ANGIULI & GENTILE, LLP
ATTORNEYS AT LAW

WALK WITH CONFIDENCE

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347-218-9524

ADDRESSING UNCERTAINTY

About Our Family's Future as We Age

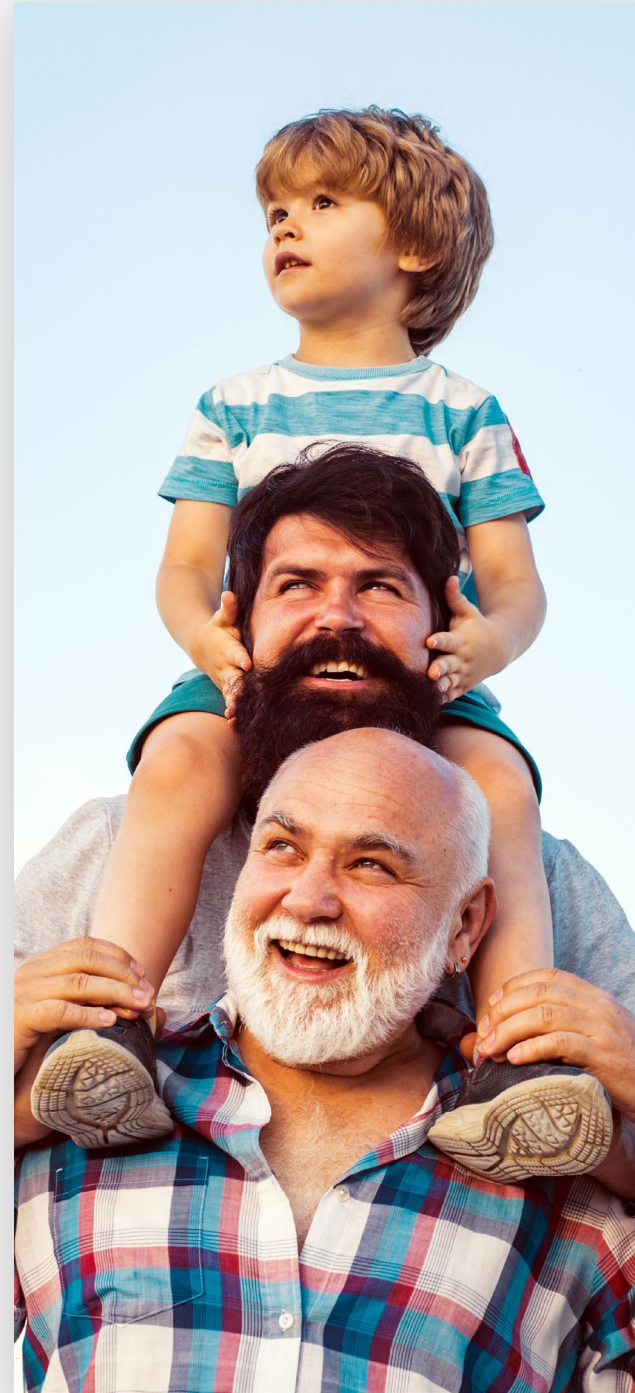


A GUIDE TO A BETTER LIFE

Do you have uncertainty about your family's future as you age? Questions about the future are uncomfortable to discuss because they deal with things that could go wrong, and you may not be knowledgeable about the solutions. It's easy to get lost as each unique family concern takes you down another path. This e-book is one of the many tools Angiuli & Gentile, LLP, Attorneys at Law, provides to help you sort through tough questions. Shifting from worry to finding peace of mind means exploring information regarding:

- The potential need for long-term care;
- The financial resources available to pay for medical costs;
- The support you can provide for family members who rely on you;
- The people who can make financial and health care decisions in a crisis when you aren't able.

If you or someone in your family experiences a significant medical issue, will you have to sell everything to pay for health care expenses? You can surely imagine a debilitating illness, a car wreck, an accident at work, or a catastrophe on a sports field that causes severe injury or permanent disability. It can happen to anyone, but reading further can prepare you to prevent a financial crisis and help you sleep better at night. Getting effective answers often means asking much more specific questions.





Do You Need Help Figuring Out How To Pay For Long-Term Care If You Need It?

Since each individual has a different family dynamic, economic circumstance, risks, and fears, these details provide a direction to take when searching for answers. It's a good idea to talk to your spouse or adult children about these concerns. There may be many thoughts about paying for long-term care costs—some will make sense, and others will be ruled out as you contemplate other things. **You'll need to consider such things as:**

- ✓ The amount you have available in savings;
- ✓ How much you can afford to borrow;
- ✓ An inventory of saleable assets;
- ✓ Whether family members or friends could contribute;
- ✓ Types of insurance policies and investment accounts that would be helpful;
- ✓ Modifications needed to your home and lifestyle;
- ✓ The impact medical conditions and costs will have on the family.

During your family discussion, you may find the concept of long-term care costs overwhelming. At Angiuli & Gentile, LLP, we will meet with you to discuss your individual circumstances and concerns to tailor a plan to meet your personal needs.

Do You Want To Protect Your Assets, Like Your Home Or Finances, From Being Used To Pay Your Medical Bills?

No one wants to sacrifice the things they worked hard to earn or achieve because of an unexpected health care issue. As we age, the need for long-term care, whether at home or in a facility, becomes a real possibility. You'll want to exhaust all your options before liquidating everything to pay for the costs of long-term care. Long-term care in New York can cost well over \$200,000.00 per year, depending on the level of care needed. Your path to protecting your assets should you ever be confronted with this situation begins with a qualified attorney at Angiuli & Gentile, LLP.

Do You Have A Trusted Person To Help Make Financial Or Health Care Decisions?

Whatever the scenario that lands you or a loved one in a long-term care situation, there are other complications that may arise. Suppose you are going into emergency surgery or facing a treatment that requires quick decision-making. How will decisions be made if you can't respond for yourself? You might know the decision you'd make for yourself, but did you explain that to anyone? Who will make financial decisions or take care of your financial affairs if you are unable? Legal documents allow you to designate another family member or friend to step in on your behalf. If you plan ahead, they could have clear instructions to guide them. The attorneys at Angiuli & Gentile, LLP will help you create the proper documents to ensure that your agents are in place.

Creating your plan prior to confronting an emergency will give you and your family members the peace of mind you need and deserve.





Legal Practice Areas that Handle These Issues

Finding an attorney experienced in elder law, including long-term care, Medicaid planning, and guardianship in New York, makes all the difference. As your life unfolds, unexpected things will happen, and as you age, your needs for health care will shift. The exorbitant cost of long-term care forces us to look to government benefits programs to offset costs. And qualifying for benefits without spending down hard-earned assets takes a strategic plan. It's well worth the effort to have a discussion with a knowledgeable elder law attorney and remove the worry that causes sleepless nights.

Keep an eye out for our next e-book, **Elder Law Solutions to Meet Future Goals**, that tackles specific solutions to your current or anticipated problems. You'll start to see how custom solutions meet your goals to change what the future looks like. As you read, we'll keep reminding you that you can reach out anytime for advice and support.

ABOUT US

ANGIULI & GENTILE, LLP ATTORNEYS AT LAW



Our team of attorneys has been privileged to build long-term relationships with many of our clients and are honored when they come back for advice when legal issues arise in their lives. We want to offer you advice to give you the peace of mind you need to have a better life.

No matter what season of life you are in, families face a wide range of legal issues. A broad look at your family's specific circumstances leads to a plan to protect assets from long-term care costs, qualify for Medicaid or Veterans benefits, and provide a legacy for your family.

After guiding you through a highly personal process, we hope you'll feel comfortable coming back for advice each time legal issues arise.

At Angiuli & Gentile, LLP, Attorneys at Law, we know how hard it is to take the first step with estate planning and long-term care. We will answer your questions, advise you on your rights, and can help you with **elder law** issues, as well as provide **estate planning services**. We are also able to counsel you or your family members regarding **family law**, **social security disability**, **personal injury**, **business law**, and **commercial and residential real estate**.

WALK WITH CONFIDENCE

If you're facing a life-changing event, we will help you make informed decisions every step of the way.

**Contact us today to
schedule an appointment.
We're in this together.**

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LEGAL ADVERTISING

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