FREE WEBCAST FOR RETIRES

Attention: Senior Citizens With Bank Accounts.

Learn 17 Proven Strategies to Protect Your Life Savings From A Nursing Home Stay!

If You Don't Know The Rules You May Be Flirting With Financial Disaster!

Guilford, CT: During your lifetime you have worked extremely hard and saved money. This is the amount you might consider your retirement money. However, you could lose all of it should you have a long-term illness.

Should you or your spouse become ill and require nursing home care, you are responsible for the nursing home bills yourself. **NO ONE** is going to help you financially. Only until you have used up just about all of your money, will the Medicaid system start the process of helping you. Medicaid, like Medicare, only aids the poor. When you consider some nursing home costs **exceed $10,000 a month,** it doesn't take long to be wiped out.

The rich can usually afford expensive nursing home insurance, while the middle class owns too many assets to qualify for Medicaid, but do not have the resources to afford an appropriate insurance plan.

When you consider all the taxes the retirees have paid to the system, and the sacrifice they made to save money for retirement, it just doesn't seem fair that they are very vulnerable to losing their assets.

By law, before Medicaid will pay nursing home bills, you have to spend all of your countable assets. This includes; cash, CD's, stocks, IRA's, saving bonds, and just about anything that has value. Even the cash value of your life insurance will be accessed. They can even take the vacation home and the second car. Besides a small allowance for spending, and a health insurance payment allowance, they could grab your social security and pension check. If you're single, you can lose your home. If you are a community spouse, you could end up in poverty.

You need to give the Fat Cats a "whack up side the head", before they whack the heck out of your family and accumulated assets! Otherwise the System will take everything you own!

The **Spousal Impoverishment Act** states that if one spouse requires extended nursing home care, the community spouse can be forced to use half of their combined countable assets. In many cases if the estate is large, **MUCH MORE CAN BE TAKEN.** Even the rich are now exposed to financial ruin because the increasing costs of long-term care are escalating out of control.

Feel totally vulnerable? Don't be! This situation can be a tragedy and can be critical to the financial well being of the whole family. You are protected by law, and can use several strategies to protect your assets. Most people are not aware of their rights. Many people think they are covered under Medicare, and they will be taken care of. This misinformation leaves people vulnerable until it's too late to do anything.

Now you have the opportunity to learn your rights to protect your assets and your family from the system that in most cases impoverishes families. You will hear from a specialist who will communicate facts and strategies that will arm you with methods you need to protect your family and your assets. ***Such as…***

- **Rules that allow you to re-categorize your assets from vulnerable to non-vulnerable**
- **Methods to protect your home from being sold**
- **How to protect other real estate**
- **Why a Living Trust may not work**
- **The most effective way to have your children receive your assets**
- **How to possibly avoid you or your spouse from ending up with no or little income**
- **Why putting your children on your account could be expensive and tragic financially**
- **Why you may not need long-term care insurance**
- **Why your long-term care insurance may be a costly time bomb**
- **How you can turn your cash account into a long-term asset and pay for your long-term care**
- **Why having a simple will can be hazardous to your assets**
- **How the new Connecticut Estate and Gift tax law will help you**
- **Why the window of planning is closing, and what steps are needed to take advantage of it**
- **Much more…**

Expert Says:

"If The New Estate Tax Law Doesn't Bankrupt You, The New Medicaid Law Will!"

You've worked 40-50 years to create your assets. You have every right under the law to protect them. You need the correct information to make the right decisions. Don't be misinformed. Find out how to protect your assets and avoid losing your life's assets. **Attend this FREE Webcast and learn.**

The Law-makers keep on telling you they want to eliminate the **estate taxes.** What they haven't told you is how they will sneak in a major tax on your real estate and stocks that you don't have to pay under the current law. The current law exempts everyone from paying this tax. Under the new law *everyone will* be exposed to it. Learn why the repeal of the current estate tax law is going to "**tax you and your family to death", whether you're rich or poor.**

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LEARN A DYNAMIC AND PROVEN STRATEGY TO SAFEGUARD YOUR MONEY AND AVOID RUNNING OUT OF MONEY!

OTHER TOPICS COVERED

- **How to protect your home and other real estate from the Medicaid system**
- **The common Living Trust mistakes that cost you thousands**
- **How to replace income Medicaid took from your spouse**
- **Why you may not need long-term care insurance**
- **How to create substantially higher earnings guaranteed with mostly tax-free income (no risk of money)**
- **How to create a tax-free income from a lazy asset**
- **Why a simple will can cause you to pay HUGH taxes**
- **How the new Connecticut Estate tax will help you OR COST YOU big time while penalizing the savers**
- **Why taking the MINIMUM WITHDRAWAL out of your IRA may be the worst thing you can do**
- **How To prevent your in-laws' new spouse from acquiring your assets and NOT your grandchildren**
- **How to avoid capital gains 100% and create a cash cow**
- **How to avoid running out of money using guarantees**
- **Why you should get an estate plan even if you don't have a tax liability**
- **Learn about the "tax bomb" on your deferral accounts**
- **How to communicate to your grandchild what *"grandma and poppy's"* legacy values of life are, other than money…the real gift**
- **Much more…**

You've worked 40-50 years to create your assets. You have every right under the law to protect them. You need the correct information to make the right decisions. Don't be misinformed. Find out how to protect your assets and avoid losing your life's assets.

Attend this FREE Webcast and learn. It is the only one in your area that discusses real issues and educates.

Sponsor: New England Consulting Group of Guilford, Inc. Thomas J. Perrone, President, will be your speaker. Mr. Perrone has been in practice for over 39 years and specializes in Senior Financial Challenges. He is also the author of financial books and has published numerous reports and articles.

We suggest you call immediately to have the opportunity to learn from Mr. Perrone. He has presented his workshop material to hundreds of attendees. His unique method of educating with wit and humor will help you learn these methods. You'll enjoy learning. He guarantees you will understand these concepts, which will help you make decisions about how to protect yourself from a long-term illness. Learn how to avoid this ***potential financial problem!***

TO ATTEND THIS FREE ADULT EDUCATION WEBCAST:
Call 800-311-1115 now or
Visit Our website at www.necgg.com
Look under calendar for specifics.

This is not a sales presentation. This is a course! Come and Learn.

Nobody is protecting your assets for you. You need to be informed and you can't afford to be misinformed. Take the opportunity to re-educate yourself about financial issues which effect you! NOT HAVING THIS KNOWLEDGE can have a substantial impact in your financial independence! CALL NOW to reserve your spot!

As you can see, our workshop is extensive. We invite you to attend!