

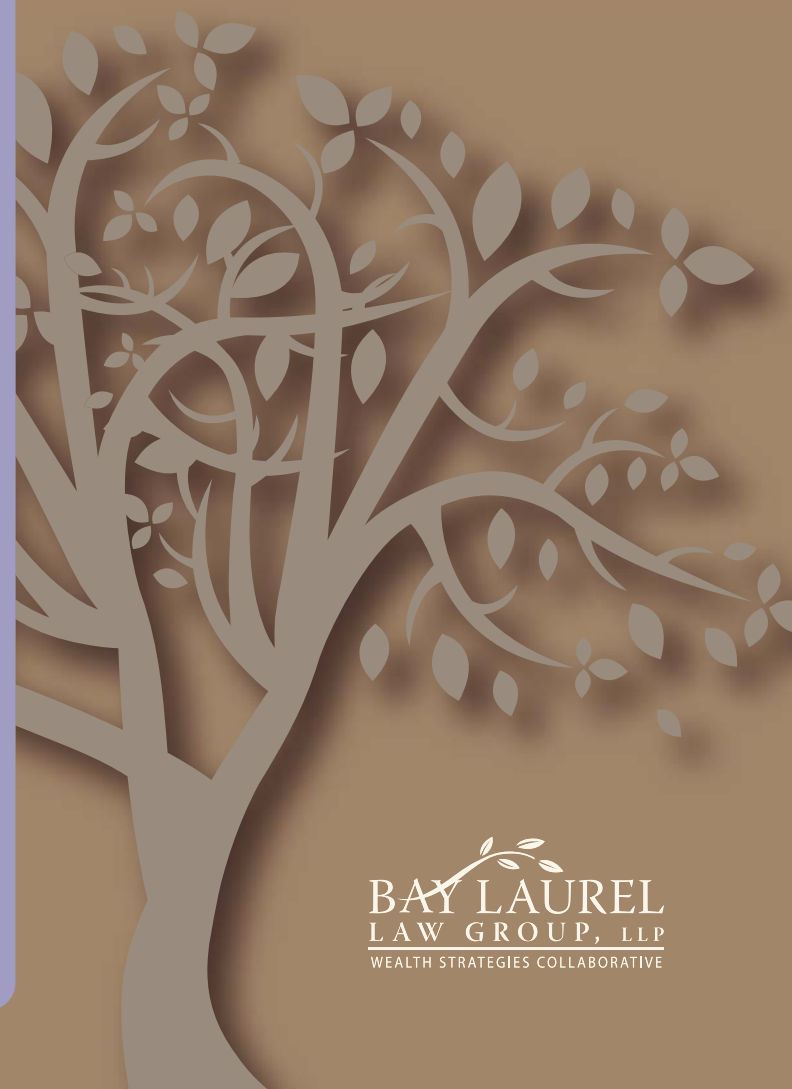


## ELDER CARE

If you are a senior or a concerned family member, our Elder Care department is designed to help you to:

- Maintain your quality of life and dignity as you age;
- Preserve your available financial resources under changing circumstances;
- Protect yourself and your assets from lawsuits, creditors and the burden of possible long-term care expenses;
- Maximize eligibility for public benefits;
- Honor your values in your health and wealth plans;
- Minimize income, estate and transfer taxes;
- Revise and update your plans as changes occur in your life, your family, your finances, the law and the world; and
- Resolve messes, transitions, asset protection concerns, and complex tax and legal concerns.

During the process, we slow down to really understand you, your wishes, your family and your health, financial and legal situation; and to help you understand the available legal options that are appropriate for you, and how they will benefit you and your loved ones.



# CARING FOR OUR ELDERS

*As we age, we often find ourselves facing different issues. Concerns about your estate plan, family dynamics, disability, health care, retirement, taxes, financial planning, abuse and discrimination issues may increase in the elder years.*



Nearly all aspects of life for the elderly are covered by laws that protect their rights. At Bay Laurel Law Group, we protect families and their wealth, regardless of net worth. Our Elder Care Department handles matters relating to estate and incapacity planning, conservatorships, and protection against abuse.

## LONG-TERM CARE PLANNING

Long-term care planning is estate planning with a special emphasis on an immediate or possible future need for long-term care. Planning has become critically important for most middle-class seniors and their families due to the high cost of care. In fact, most people will require some period of long-term care, and this care often exhausts the resources of all but the wealthiest families in a matter of years. With proper planning, quality of life can be maintained even as care costs escalate. Many of our clients come to us to help them:

- Ensure that a possible incapacity can be handled privately by trusted loved ones instead of a court;
- Protect their home and life savings from long-term care expenses;
- Structure assets to allow eligibility for public benefits;
- Allow their children to inherit instead of having assets claimed by the state in Medi-Cal “recovery”;
- Reduce expenses, taxes, delay and court involvement after death; and
- Promote family harmony and reduce disputes in difficult circumstances.

## CONSERVATORSHIP & BETTER ALTERNATIVES

Conservatorship is a legal proceeding that places an adult under the care of a court-supervised custodian or “conservator.” Sometimes this is a family’s only option for an individual who was born with a medical condition, or who developed an illness or injury, or whose age prevents them from caring for themselves. Often, there are better, “less restrictive” alternatives. Whether in court or by other means, we guide families through this difficult time, focusing on preserving dignity and relationships, and expertly navigate the legal maze for you.

## ELDER PROTECTION: MEDIATION OR LITIGATION

When family members take advantage of a senior’s financial estate or disagree on how to care for an elder loved one, it creates unneeded stress for the elder and often results in damaged relationships.

We help families to mediate conflicts with the goals of improving relationships, minimizing expense and coming to a mutually-agreeable solution that protects the elder person. In the sad event that mediation is not possible or unsuccessful, we also assist with elder abuse litigation.

*Our Elder Care department is designed to help you know your rights, provide advice and guidance, and to help prevent problems and to ease transitions.*



## OVERVIEW OF OUR ELDER CARE PROCESS

Our process begins when a prospective client or advisor calls our office. During this first call, we try to gain a basic understanding of your situation and concerns. We provide information about our firm and schedule a time for you, your family and, if desired, your trusted advisors, to meet with one of our attorneys. We then send you a package that will assist you in gathering the information and documents that we need to evaluate your situation and legal options. The package confirms your initial visit date, provides driving directions and more information about our firm and process. All engagements follow our firm's process of *Review, Design and Implementation*.

### PREPARING TO MEET

To make the most of our time together, we ask you to complete our Confidential Client Profile and gather an array of supporting documents. We need to receive this information *in advance* of your initial visit so that our attorneys can prepare for our initial meeting with you.

### WHO WILL BE OUR CLIENT?

An elder and their family members may have very different goals. We encourage families to remain open to discovering new options when we meet. Understanding *concerns* instead of *positions*, we can determine who will be our client and the best course of action to address the family's concerns.

#### **REVIEW** GAIN CLARITY

Before meeting with you, we evaluate your existing estate plan documents and asset information. During our first meeting, we explore personal and family concerns and discuss your goals and preferences in detail.

#### **DESIGN** YOUR VISION OUR EXPERIENCE

After developing a clear understanding of your concerns, we create a written agreement that defines the scope of our representation, our fees, and timelines. We then analyze and test strategies in designing a plan to achieve your best outcome.

#### **IMPLEMENTATION** PUT THE PLAN TO WORK

We confirm your main decisions in writing and ask you to approve these before creating final legal documents. Two attorneys review each plan to ensure that it is complete and accurate. We then meet again to answer any remaining questions and guide you through implementing the plan.

# PROTECTING FAMILIES & THEIR WEALTH



Personal estate and long-term care planning can be an overwhelming endeavor. Family dynamics, physical frailties, concerns about maintaining independence and security, often bring the financial, tax and legal matters to a new level of complexity. Medical diagnoses and public benefit programs only add to the confusion.

Our Elder Care services were designed to allow individuals and families to address estate and long-term care planning needs in a manner that allows you to:

- Identify what's most important to you and learn how to protect and provide for that;
- Understand how your relationships and personalities will affect an estate or long-term care plan;
- Live your lifelong dreams for aging with dignity;
- Understand, evaluate and select options that are uniquely tailored for each aspect of your situation; and
- Pass on your values and virtues, along with your assets, with a minimum of expense, delay and tax.

Through our counseling process, we slow down, take time to understand you, your goals, desires and preferences on a deeper level. By doing this, we ensure that the right solution or set of solutions, among the many available strategies, will not only provide you with a financial and/or tax benefit, but will truly work for you and your family.

## *It is our greatest joy to help:*

- Business and real estate owners,
- Families with taxable estates,
- Foreign domiciliaries,
- *Elders and their concerned family members*, and
- Their advisors ....

To resolve messes, transitions, protection or complex tax issues to achieve their goals. *Please contact us to learn how we may be of service to you and your loved ones.*

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