

# After-65 Second Chances

*For Inheritances and Long-Term Care Planning*



## Page 1 – So Many Scenarios

- Many scenarios + no crystal balls

= difficulty in planning ahead

- Which scenario do we plan for?
- Which do we sacrifice?



# Page 1 – Timelines

- Aging out of planning options may help clients plan
- Use timelines to show clients when options will be GONE
- The elder law attorney is more important than ever



# Page 2 – Tell Clients. . .

- What can we do?
- The elder law attorney's ongoing role *is NEEDED*
- *Bring them back* – no longer one-and-done planning
- Changes in circumstances change planning options—and circumstances keep changing



## Page 2 – Future Steps

*\* Plan Maintenance \* Adjustments \* Fine-Tuning  
Plans \* Revisiting Choices \* Upgrading Plans \*  
Monitoring Timelines and Changing Circumstances \*  
Revisiting Documents and Plans \* Keeping an Eye on  
the “Time to STOP Planning Horizon”*



## Page 2 – Disappearing Options

**d4A – “Under-65 Disability Trusts”**

**Medicare options**



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## Title search: After 65: Second Chances for Inheritance and Long-Term Care Planning

Also available as part of the eCourse

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