

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

[Advising Clients Nearing and After 65: Retirement, Inheritance, Long-Term Care Planning, and more](#)

First appeared as part of the conference materials for the
20th Annual Estate Planning, Guardianship and Elder Law Conference session
"After 65: Second Chances for Inheritance and Long-Term Care Planning"