

## SURVEY

At our initial meeting, clients typically describe their efforts to address their long term healthcare (LTC) concerns as “overwhelming”. They correctly fear the loss of their lifetime savings when they discover that Medicare doesn’t pay for custodial care in assisted living or nursing homes. The state and federal government has no LTC benefit program, except Medicaid and a few VA benefits.

After our meeting, they realize they must exercise “self help” and that we can counsel them to legally shelter about 50% of their and their spouse’s resources from the devastating \$70 - 100,000 annual cost of LTC. They feel relief and appreciate our asset preservation, tax and estate planning efforts. As one client remarked, “You’ve removed an anvil from my shoulders”.

Many seniors are unaware they can resolve their LTC concerns with expert legal assistance. We ask that you “testify” to this need for self-help and to our ability to provide the proper advice by completing the enclosed survey and consenting to its use on our website and in our presentations to senior and civic groups. Remember, as Sy Syms says, “An educated consumer is our best customer”.

Thank you for your help in assisting other seniors and the disabled with this needed (and hopefully heeded) information.

Very truly yours,

McHUGH & MACRI, ESQS.

DONALD M. McHUGH AND  
VINCENT MACRI