

Do You Have Your Ducks In A Row???



**FREE
EDUCATIONAL
WORKSHOPS!!**

Vouga Elder Law, LLC

Helping **YOU** Get **YOUR** Ducks In A Row!

636-591-0089 ~ VougaElderLaw.com

How To Protect Your Hard Earned Money From The Draining Cost Of Nursing Home Care Or Better Yet, Receive IN-HOME Skilled Nursing Care!

- * *WITHOUT* Selling Your House
- * *WITHOUT* Wiping Out Your Life Savings
- * *WITHOUT* Leaving Your Spouse Penniless
- * *AND STILL* Leave An Inheritance For Your Kids!

PLUS TAX FREE Hidden VETERAN'S BENEFITS (up to \$1,950/month)

MANY people believe, "Medicare will pay for my long-term care" but that is **NOT TRUE!!**

*Your attendance at this workshop is **FREE**, but program seating is limited. At the workshop, you will be eligible for a **FREE 2 hour conference AND a 10% discount** for services. To reserve your spot, call Vouga Elder Law at 636-591-0089 (Ext. #20 after hours)*

At this workshop, here is SOME of what you will discover:

- How to protect assets from a nursing home....even if your loved one is already in a nursing home.
- One of the most important legal documents you and your spouse need - and the three things it **MUST** contain.
- Why traditional estate planning will **NOT** work...and the life-care asset protection planning steps you should be taking instead.
- How giving gifts or financially helping out a loved one will penalize you.
- How to help ensure your assets support you and your spouse when long-term care is needed **AND** your estate provides an inheritance for your heirs.
- The two ways long term care insurance can help preserve your assets.
- How to qualify for "hidden" **VETERANS** benefits to help you or your spouse stay at home.

A FREE, NO-OBLIGATION informational workshop is offered by Rick Vouga, Attorney, of Vouga Elder Law on:

Tuesday, March 16, 2009
10:00 a.m. to Noon or
6:30 p.m. to 8:30 p.m

OR

Tuesday, April 6th, 2009
10:00 a.m. to Noon or
6:30 p.m. to 8:30 p.m

BOTH Workshops are held at the Hampton Inn & Suites in Chesterfield

****Special Bonus**** Attendees will receive a **FREE** copy of our Consumer's Guide to Medicaid Planning and Division of Assets. Richard R. Vouga was admitted to the Missouri Bar on September 6, 1975.

The choice of a lawyer is an important decision and should not be based on advertisement alone.