

# Don't Go Broke In a Nursing Home Or Better Yet, Receive IN-HOME Nursing Care!

Attend our **FREE WORKSHOP** & learn:

- 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 **making "gifts"** or financially helping out a loved one **penalizes you**.
- How to qualify for **"hidden" VETERANS benefits** to help you or your spouse stay at home.

The **FREE, NO-OBLIGATION** informational workshop is offered by  
Rick Vouga, Attorney, of Vouga Elder Law

**Monday, November 2**

10:00 a.m. to Noon or  
6:30 p.m. to 8:30 p.m.

**Wednesday, December 2**

10:00 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.

Attendance at this workshop is **FREE**, but seating is limited.  
Attend the Workshop to 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)

## **JOIN US AT OUR OPEN HOUSE ON OCTOBER 17th!**

**10 A.M. TO 2 P.M.**

**100'S OF BROCHURES ON ELDER LAW TOPICS INCLUDING, ALZHEIMER'S DISEASE,  
CAREGIVING, VETERANS BENEFITS AND AVOIDING MEDICAID SPEND DOWN.**

**R.S.V.P to Lori at 636-591-0089 (extension #20 after hours)**

**R.S.V.P. to the Open House and receive a  
FREE NO-OBLIGATION 1 hour consultation**

Get Your Ducks In A Row With



**Vouga Elder Law!**