

Course Agenda

Registration & Continental Breakfast – 7:30 am

Estate Planning Overview - 8am

- * What is Estate Planning?
- * Alive & Well, Incapacitated, Death
- * Who Needs Estate Planning?
- * The Planning Pyramid
- * 2 Finger Test
- * 3 Lands

Pre-Planning – 8:30 am

- * Managing Incapacity
- * Power of Attorney
- * Guardianship Process
- * Using a Trust
- * Civil Commitment
- * Protecting Against Exploitation

Advance Directives – 9 am

- * Definitions
- * End Stage Medical Condition
- * Life-Sustaining Treatment
- * Types of Advance Directives
- * Who Makes Decisions?
- * Issues

Break – 9:30 am

Wills and Trusts – 9:45 am

- * How do you own your assets?
- * Comprehensive Plan
- * What is a trust?
- * Key to an Effective Estate Plan
- * Grantor vs. Non-Grantor
- * Revocable Trust
- * Trust Types
- * Irrevocable Grantor Trust
- * Trustee
- * How Trusts Can Avoid Problems
- * Beneficiary Designations
- * Funding The Trust

Care Options – 10:15 am

- * Activities of Daily Living
- * Nursing Homes/Cost of Care
- * How to Pay for Care

Caregiver Support – 10:45 am

- * Family Caregivers & Third Parties
- * Caregiver Statistics
- * Caregiver Agreements
- * Expectations of Parties
- * Services
- * Compensation
- * Taxes

Veterans Aid & Attendance Benefits – 11 am

- * Who's Eligible?
- * Military Service Requirements
- * Care Need Requirements
- * Financial Requirements
- * Maximum Rates
- * Unreimbursed Medical Expenses
- * Transfer of Assets to Qualify
- * Trusts & VA Planning

Lunch – Provided – 11:35 am

Medicaid – 12:35 pm

- * Definition & Requirements
- * After Qualification
- * Common Exempt Resources
- * Asset Transfers
- * Gifts
- * Look-Back Period
- * Community Spouse Resource Allowance
- * Monthly Maintenance Needs Allowance
- * DHS-Allowed Annuity
- * Waiver in PA
- * Government Benefits

Crisis Planning – 1:35 pm

- * Medicaid Crisis: Spouse
- * Medicaid Crisis: Single/Widow/Widower
- * Pre-Planning vs. Crisis Planning
- * Crisis Plan for Married Couples

Break 2:05 pm

Death of a Loved One - 2:20 pm

- * What Survivors Need to Do
- * Organ Donations/Anatomical Gifts
- * Autopsy Rights

Handling Estate Assets & Administration – 2:40 pm

- * Testate & Intestate
- * Important Issues
- * What Are the Assets?
- * How Assets Are Titled/Beneficiary Designated
- * Is Will valid?
- * Probate of Will
- * Legal Advertising
- * Notice of Estate Administration
- * Inheritance Tax Return
- * Distributing Assets
- * Trust Administration
- * PA Inheritance Tax
- * Will Contests

Digital Assets – 3 pm

- * Devices
- * Online Accounts & Portals
- * Social Media
- * Entertainment
- * Rights
- * Safeguards

Collaboration – 3:10 pm

Answer to Case Study & Questions – 3:20 pm

Closing – 3:30 pm