

TEAM RUSSO *In Action for You*

ELDER LAW

- Asset Protection
- Medicaid
- Nursing Homes
- Health Care Directives
- Long Term Care Planning
- Veterans Benefits

SPECIAL NEEDS

- Special Needs Trusts
- Guardianships
- Government Benefits
- Pooled Trusts
- Supplemental Security Income
- Social Security/Disability

ESTATE PLANNING

- Wills
- Living Trusts
- Family Protection Trusts
- Durable Powers of Attorney
- Estate Tax Planning
- Retirement Planning

TRUSTS AND ESTATES

- Probate
- Estate and Gift Taxes
- Administration
- Litigation

REAL ESTATE

- Sale and Purchase of Residences

RUSSO LAW GROUP, P.C. has earned the title “*Long Island’s Signature Elder Law, Special Needs & Estate Planning Law Firm*” following more than thirty years of local and national advocacy for seniors, baby boomers and their families.

“*Team Russo – In Action for You*” Team Russo is a staff of distinguished, experienced and compassionate attorneys with the knowledge & experience to address any concerns you may have, implement a plan tailored to your needs and provide you with Peace of Mind.

The law firm continues to implement new programs of awareness and action to meet the growing needs of its clientele. We have offices in Nassau & Suffolk Counties as well as New York City to serve your needs throughout all of New York.

Our genuine concern is demonstrated by commitment and ongoing involvement in community-sponsored programs, including among others:

- Alzheimer’s Disease Resource Center
- Arthritis Foundation, Long Island Chapter
- Cerebral Palsy of Nassau County
- The Theresa Foundation

THE RUSSO COMMITMENT:

“We promise to be your family lawyer, no matter what the legal issue. We promise to be your lawyer for life.”

THIS IS OUR COMMITMENT.
OUR EXPERIENCE IS YOUR PROTECTION.

RUSSO LAW GROUP, P.C.

Estate Planning, Elder Law & Special Needs

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ELDER LAW

*Peace of Mind Through
Thoughtful Planning*

RUSSO LAW GROUP, P.C.

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Protect Yourself

If you suffer a physical or mental disability, then emotional distress, economic hardship and loss of control can become realities without proper planning.

The right to control and protect your assets and preserve your dignity to the fullest extent possible is one of the major benefits of **ADVANCE PLANNING**.

Personal Decisions

Many important decisions need to be made during your lifetime. Advance planning will help if you address some important questions:

- Have you taken steps to protect your assets in the event of a catastrophic illness?
- Have you or your spouse executed Advance Directives: Durable Power of Attorney, Health Care Proxy and Living Will?
- Should you set up a Living Trust?
- Should you transfer your residence and retain the legal right to live there?
- Are you concerned about gift and estate taxes?

Last Will and Testament

A Will provides for the disposition of your assets upon your demise. If your Will provides for your spouse outright, all or part of your estate may be lost if your spouse is in a nursing home. You can protect your assets by appropriate planning.

Financial Decisions

A DURABLE POWER OF ATTORNEY allows you to name one or more persons to act on your behalf regarding financial decision-making. A comprehensive Durable Power of Attorney is essential and avoids court intervention.

The use of a **LIVING TRUST** can provide on-going management of your assets, avoid probate and protect your assets in the event that you require long term care. The Trust can be tailored to meet your specific needs.

Health Care Decisions

A HEALTH CARE PROXY enables you to appoint a person to make any and all health care decisions for you. You can provide specific instructions as to medical treatment and the use or withdrawal of life-sustaining treatment.

A LIVING WILL also enables you to provide written instructions as to the use of life-sustaining treatment in the event that you are terminally ill or suffering from an illness or injury with no chance of recovery.

Guardianship

If you do not have advance directives and are unable to manage your assets or make your own personal decisions, your loved ones may seek the appointment of a guardian to manage your affairs in a manner consistent with your best interests.

Long-Term Care

The prohibitive cost of **LONG-TERM CARE** has intensified. You need to understand your current health insurance coverage.

Both **MEDICARE** and **MEDICARE SUPPLEMENTAL INSURANCE** provide limited coverage for Long-Term Care.

At this most difficult time in your life, you will be forced to make decisions which involve your life savings.

Asset Protection can be achieved by Medicaid Planning, Long-Term Care Insurance or a combination of the two.

Medicaid

MEDICAID is the safety net for most seniors when it comes to long-term care. The Medicaid program is complex, technical and varies from state to state.

There are strict Medicaid eligibility requirements. It is important to understand the asset and income test, the lookback and transfer penalty rules, the spousal allowance rules, as well as the Medicaid application process.

Planning for Medicaid can make the difference in protecting your assets, such as your home.

We can assist you in developing sound strategies to meet your financial, health and family needs in your advancing years.