

# RETIREMENT

## BENEFITS GET WHAT YOU DESERVE

The Gov't can tax up to 85% of your monthly Social Security benefit check. We know ways to reduce that so you get more of the check you deserve.

Learn to protect 100% of your assets using the right type of bullet-proof trust that allows you to maintain qualification for all state and federal benefits that cover the costs of any long-term care that may be needed.

Avoid the 'spend-down' with better options that protect your retirement nest egg and allow you to maintain complete control.

If you've served this country in the military and meet all qualifications, you may get up to \$2,190 tax-free per month for the rest of your life to help pay for your daily care.

NOTE: Learn all of this and more by attending the free lunch seminar advertised at the bottom of this page. Call (330) 451-6440 to make your reservation.



## A FREE SEMINAR LEARN WHAT YOU NEED TO KNOW NOW

A free lunch seminar has been set up and will reveal the keys to a protected, safe, and stress-free retirement.

Learn about the various ways to grow your retirement nest egg so your legacy is fully protected.

Learn the specific things to look for in your Will to determine if you need to update this critical document.

Learn how to safely participate in the stock market without ever having to experience the pain of losses when the market dips, drops, or crashes.

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# Money loss after retirement

## How to protect assets through- out retirement

By **Jim Speakman**  
Affinity Advisory Network

Two years ago, Dean Smith's 78-year old father had to go into a nursing home. That's when the nightmare started. Nothing has been the same since.

"The money has absolutely been drained out of his accounts so fast it's frightening" said Smith.

"We thought mom and dad were in a good position in their life financially. They had a trust. They had a Will. They had all the things we thought were needed" he added.

"It turns out, we were entirely unprepared and now we're all paying the price. Mom doesn't have the money she thought she would have to help her live out her years in the family home" he said.

"The costs shocked us. Over \$200,000 of his nest egg is gone. He's now been in that facility for 27 months." Smith said.

### It doesn't have to happen

"We hear stories like this all too often. The good news is that with the right type of retirement and estate planning, none of this has to happen" said Robert Hall, president of Affinity Advisory Network based in Canton, OH.

"Of course, in sharing this story, we've changed the names to protect our client's privacy, but the situation is unchanged" he said.

### Solutions exist

According to Genworth Financial, the national average for nursing home care is \$8,121 per month. "The costs are high, but there are benefits available to cover nearly all of the costs of nursing homes and assisted living facilities. No draining of your retirement nest egg or buying expensive long-term care insurance policies. However, to qualify, certain steps must be taken first and that's exactly what our planning does for you and your family" said Hall.

"That way, in the event that any type of long-term care is needed, it will be covered. Guaranteed. There will be no need to spend all of the money that has been so carefully grown over the years" he added.

### Are you prepared?

The US Department of Health and Human Services as reported in the Wall Street Journal, report that more than 70 percent of Americans over the age of 65 will need some form of long-term care services at some point in their lives.

"If you're retired, you need to plan for this so that it is not



■ Robert Hall, president of Affinity Advisory Network based in Canton, Ohio specializes in helping retirees fully protect their assets and qualify for the state and federal benefits that can cover nearly all of the costs of long-term care. Readers are invited to the upcoming educational seminar at the Twisted Olive or Don Pomeroy's. The seminar is hosted by a representative from Affinity and a local independent attorney. Nothing is sold at the seminar. It is simply free information and a free lunch. Call 330-451-6440 to make your reservation or go online: [www.freefoodseminars.com](http://www.freefoodseminars.com). There is a limit of 24 seats.

financially devastating to your spouse and family if this huge expense enters your life" said Hall.

### What is needed

To help readers understand exactly what is needed, we interviewed Robert Hall and here is what he shared with us:

**Q: Are readers supposed to give away their money and property prior to needing benefits to cover long-term care?**

**A:** No. This is commonly called a "spend-down" of assets. We think that is a terrible idea because it actually puts you at great risk.

Unfortunately, we see it all the time because that's what people think they must do. This is simply not the case. There are better, safer, proven, and rock-solid ways to protect what you have accumulated and still qualify for all the state and federal benefits to cover the ever-rising costs of long-term care.

**Q: You mentioned readers could be put at 'great risk'. Risk of what?**

**A:** Everyone should be made aware that the government will "look-back" five years into your past and track what has happened

structure can remain in place until that five-year look back has passed and you can apply for regular benefits.

**Q: If readers have a Trust, aren't their assets already protected?**

**A:** Probably not. According to the independent attorneys we work with in this planning process, they tell us that most people they meet have a revocable trust. They go on to tell us that a trust of that type provides no protection at all from a nursing home or assisted living facility. They will simply instruct you to open that trust and start paying them directly.

The attorneys we work with are seasoned, knowledgeable and proficient regarding every rule and regulation regarding protection of assets for retirees.

Because of this high-end skill, they create specific types of trusts that allows you to maintain qualification for all private, state and federal benefits. Your care will be covered. Plus, nearly everything you have worked so hard to accumulate will be safely protected.

**Q: Is this type of planning expensive?**

**A:** That's the good part. Even though every plan is custom-built and involves multiple professionals including attorneys, accountants, retirement planners and more, it is very common to have zero out-of-pocket expense to complete the entire plan. Imagine the peace of mind this plan will provide knowing that if you ever need long-term care, it is covered and your family assets are completely protected.

### Readers are invited

Affinity Advisory Network has just announced an upcoming lunch seminar where a lot of retirement and estate planning information will be shared. The information and the lunch are completely free.

The first seminar is set for Twisted Olive at 11:30am on Wednesday, June 20th. The second one will be at Don Pomeroy's also at 11:30am on Tuesday, June 26th.

"There is no obligation of any kind. The information is free and the lunch is free. We just feel strongly that too many people go through retirement thinking they are prepared. There are real pitfalls waiting out there for the unprepared retiree. We know how to provide protection so retirement can truly be worry free and relaxing. Call the number below and come have lunch with us" said Hall.

The restaurant is limited to the first 24 readers that respond by calling (330) 451-6440 or go to: [www.freefoodseminars.com](http://www.freefoodseminars.com), click on Ohio and choose the seminar you would like to attend.

## ALL NEW UPDATED

Retirement and Estate Planning

# FREE LUNCH SEMINAR

The seminar and the lunch are free, but because of a strict limit of 24 attendees, call or go online now to reserve your seat(s)

**Call 330-451-6440**

[www.freefoodseminars.com](http://www.freefoodseminars.com)



5430 Massillon Rd  
North Canton, OH 44720  
Wednesday, June 20th  
at 11:30am



13664 Pearl Rd  
Tuesdays, June 26th  
at 11:30am



Seminars Presented by  
**Affinity Advisory Network  
and an independent attorney**