



From The Desk of Victoria L. Collier, CELA

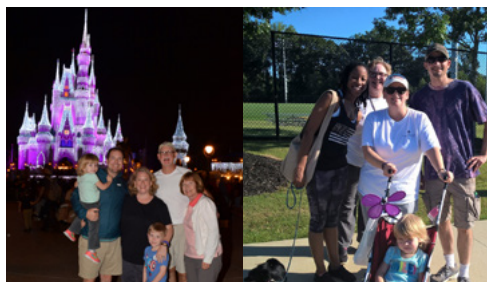
PEACE OF MIND IN THE NEW YEAR

Happy New Year, Everyone!

For our team, it's family first, both outside and inside the office. Reflecting on last year there's a lot to celebrate.

Sherry and Jason Postell got married on April 9, 2016. My kids Katherine and Chris started 1st grade. Daphne's son Thomas started Kennesaw

State University. Melanie and her family went to Disney in November, and we also participated in a Walk To End Alzheimer's Disease too!



From our family to yours, we hope you have a happy and healthy 2017!

Victoria L. Collier

Victoria L. Collier, CELA*

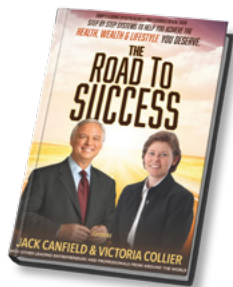
The Elder & Disability Law Firm
*Certified Elder Law Attorney

Did You Know?

Victoria is a Best-Selling Author!

Victoria co-authored a book with the legend behind *Chicken Soup For The Soul* Jack Canfield.

Get your copy of *The Road To Success* today at amazon.com



The Elder & Disability Law Firm
of
Victoria L. Collier, PC

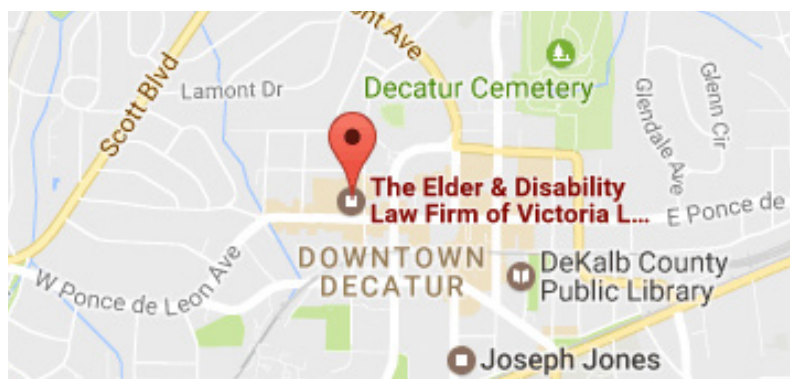
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YOU CAN LEAD A HORSE TO WATER...

By: Victoria L. Collier, CELA

But you can't make him drink.

Over a year ago I met with the son of a veteran who was living in an assisted living facility. Based on the veteran's income to medical expense ratio, he could have definitely benefited from the Pension for wartime veterans. However, his resources were well above the permissible allowance. We discussed planning options, one of which included an irrevocable asset protection trust. The son took it under advisement.

Fast forward to a year later. The son scheduled another consultation with me to review his father's situation. In the meantime, he had "done some planning" with another lawyer. The other lawyer, who is not accredited by the VA, drafted a standard revocable living trust. The son had retitled all assets to the trust and just wanted to confirm that they were now protected. He was not happy when I told him that his trust will only protect against probate upon death, but that it does nothing to protect his assets for government assistance programs, to include qualifying for VA benefits.

I reiterated the correct type of trust and, again, quoted our fee for services. Yes, our fees were higher than the other lawyer. The case is more complex than the services that were performed. Before the son left my office he made the statement, "there's got to be some way to make this trust work." After all, he had wasted good money on it over a year ago. I wished him good luck knowing that there was nothing else I could do for him.

When "price" is the only object of value to a person, instead of competency, accuracy and quality, then there is nothing our firm can do except move on and provide **top notch service** to the next client who values the specialized services we provide. Based on price alone, this client lost approximately \$21,000 of tax free money his father could have received from the VA over the past year, and will continue to miss out on \$1,788 per month, every month from here on.

As a lawyer who wants to help as many seniors and veterans as I can, this can be disheartening. When consulting with a professional, look at **value not price**.



Long-Term Planning With A Long-Term Team

The Elder & Disability Law Firm Of Victoria L. Collier, PC celebrates unity and longevity, as demonstrated by the start dates of our team listed below.

Victoria L. Collier	October 29, 2002
Melanie Richardson	March 29, 2010
Daphne Reiley	January 3, 2012
Sabrina Scott	November 5, 2012
Chris Ashcraft	April 14, 2014
Sherry Postell	March 2, 2015
Jaina Reed	December 14, 2015

HAPPY VALENTINE'S DAY

By: Victoria L. Collier, CELA

As an estate planning and elder care attorney, I have the privilege of meeting with so many families and hear their lifelong stories. I see married couples in their 80s and 90s, widows, divorcées, and newly married seniors. I could share story after story of the ones that make my heart smile, like the couple who were college sweethearts before WWII. The relationship ended when the man went off to war. Each of them married others and had children, living long full lives. After both of their spouses passed, well into their 80's, they

reconnected and got married.

But, as Valentine's Day approaches, what I want to share is the fact that as we age, and life changes, our estate planning documents likely need to change too. Most married couples have "Sweetheart" wills which leave everything outright to the surviving spouse, then to the children, and so on. This works well until one of the spouses declines either physically or cognitively. At that time, we recommend the wills be edited or replaced with "Sweetheart with a Twist" wills, which include language that provides for but also protects the money left to the surviving spouse who has disabilities.

If you want to make sure your spouse and your assets are protected when you pass away, we'd be happy to review your current documents. Call **404-370-0696** to schedule a review appointment.



Introducing Collier Scott Financial Solutions LLC



For over two years, The Elder & Disability Law Firm of Victoria L. Collier, PC has been able

to offer more than basic estate planning and crisis Medicaid and VA planning to clients.

We've offered life insurance and annuities with long-term care riders for clients who wanted to ensure they were protected for long-term care, but without paying the ever-increasing traditional long-term care premiums.

Our clients between the ages of 65-78 have especially loved the security of these options.

To continue providing excellent service in this much needed and growing specialty, Senior Paralegal, Sabrina Scott, D.Phil. obtained her insurance license. At that point, it just made sense for Victoria and Sabrina to create a separate business together to best guide our clients with long-term care needs and concerns.

(Cont. On Page 4)

Protect Your VA Benefits

For almost two years now we have been keeping an eye on the “proposed changes” the Veterans Administration plans to implement that would harm our wartime veterans. Some of the proposed changes include imposing a “look-back” penalty for making gifts prior to applying for benefits.

At this time, the VA is saying they plan to implement the changes in April 2017. Given we will have a new President and administration, I am doubtful that any changes to the VA pension program will happen that soon.

Nonetheless, we will continue to keep our finger on the pulse and keep you updated.



In the meantime, if you are a veteran who served in the military for at least 90 days, with one day being during a wartime period, and if you live in an independent living facility or assisted living facility not yet receiving VA benefits, call our office for a screening for eligibility.

We can assist you in preserving your assets and preparing for the changes in the laws. Call 404-370-0696 to speak with a client services specialist.

INTRODUCING COLLIER SCOTT FINANCIAL SOLUTIONS LLC *(Cont. From Page 3)*

We are proud to introduce Collier Scott Financial Solutions LLC.

Since the age of 19 when Victoria worked in a nursing home and for home health care as a nurse’s aide, she has been concerned with the quality of life seniors face when they need care. She sees what a financial strain it puts on families. She has committed her career to helping people create plans to live as independently as possible with the highest quality of life. It is her mission to empower her clients, not impoverish them through good legal and financial planning tools.

Sabrina Scott has worked for many years in the medical field and for Victoria for

four years as the supervising government assistance paralegal (VA and Medicaid benefits). She personally witnessed the effects of what health care costs can do to a family when her father moved to an assisted living facility due to Alzheimer’s Disease. She is determined to help families prepare in advance to create a better way to pay without sacrificing quality care.

If you would like to have your situation reviewed to see if you can leverage your resources to cover the rising prices of long term care, please call 404-370-0696 for a long-term care review.