

# FREE EDUCATIONAL LIVING TRUST AND ESTATE PLANNING SEMINAR

March 13, May 21, Sept. 11, Oct. 22  
10:30 am OR 3:00 pm



KIMMER W. CALLAHAN  
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ATTORNEY AT LAW  
Estate Planning Law Specialist

HAMPTON INN  
1500 RIVERSTONE DR,  
COEUR D'ALENE  
**Seating is Limited!**  
Make your reservation at  
no cost and no obligation.  
Or to schedule a free consultation call  
**(208) 664-9228**

## 9 THINGS YOU WILL LEARN ABOUT TO PROTECT YOUR FAMILY AND THEIR FUTURE

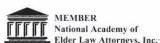
DEDICATED TO PROVIDING COMPLETE ESTATE PLANNING SERVICES, SO YOU CAN GIVE YOUR FAMILY PEACE OF MIND.

- 1 WHAT IS A LIVING TRUST AND WHY IS IT IMPORTANT?** Learn what a living trust is and exactly how a living trust can protect your family and its assets.
- 2 WHAT IS PROBATE?** You will gain a more complete understanding of the probate process and its cost. Learn how you can make sure your estate passes to your designated heirs without going through probate.
- 3 ESTATE TAX** You will learn who this tax applies to and what steps you can take to help reduce or eliminate your exposure to this "death tax".
- 4 POWER OF ATTORNEY** Many powers of attorney will not work when they are needed. Find out how to make sure someone can manage your affairs if you become incapacitated. Come learn how proper planning can avoid the need for a court appointed guardianship and conservatorship.
- 5 LONG-TERM CARE PLANNING & VA BENEFITS** Learn what your options are for paying for long-term care. Learn what VA Benefits you or your spouse may qualify for to help pay for long-term care costs.
- 6 COMMUNITY PROPERTY IS SUBJECT TO PROBATE** Many people incorrectly believe that community property automatically passes to a surviving spouse. THIS IS NOT TRUE. Get the facts about what the community property laws really mean.
- 7 MEDICARE AND LONG-TERM CARE** Misinformation abounds over if or when Medicare will pay long-term care costs. Learn the truth about Medicare and long-term care costs.
- 8 MEDICAID AND ESTATE RECOVERY** Clearly understand the difference between Medicare and Medicaid, and what it takes to qualify for Medicaid. We will show you how you can legally shelter part of your estate from Medicaid.
- 9 IRAs AT RISK** You will learn how to minimize the income tax costs of your IRA to your beneficiaries, and how to protect your beneficiaries from losing your IRA due to divorce, creditors, or mismanagement.

 **CALLAHAN**  
& ASSOCIATES, CHTD.

**DON'T BE LEFT IN THE DARK! COME LEARN WHAT THOUSANDS OF OTHERS HAVE ABOUT PROPER ESTATE PLANNING.**

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\*Certified as an Estate Planning Law Specialist by the Estate Law Specialist Board, Inc., the only certification entity approved by both the American Bar Association and the Idaho State Bar Association. Kimmer is a local attorney who has dedicated his law practice to educating the public about Estate Planning. Serving the Inland Northwest Since 1998. Licensed to practice in Idaho, Washington & Colorado.