




THREE LEVELS OF PLANNING

Our thoughtful estate planning packages provide varying levels of protection, suited to your unique needs and goals.

LEVEL ONE	LEVEL TWO	LEVEL THREE
 <h2 data-bbox="149 646 526 688">FAMILY PLAN</h2>	 <h2 data-bbox="643 646 993 688">TRUST PLAN</h2>	 <h2 data-bbox="1149 646 1451 688">LIFE PLAN</h2>
<p>FOR THE FAMILY WHO ... Wants to guarantee that their health care wishes are turned into explicit directives and that their loved ones are able to access their assets using a durable power of attorney if they become incapacitated. This plan allows the family to designate who will receive their assets at death and is appropriate for a family who has not yet accumulated assets which would need long term protection.</p>	<p>FOR THE FAMILY WHO ... Wants the total assurance and peace of mind of knowing that in the event of their death or incapacity, all assets will be transferred to heirs, including any Special Needs beneficiaries, with the most ease and convenience possible in the privacy of our own office and thereby avoid the time and expense of the Probate Court process. Clients choosing this plan may also opt to protect their beneficiary's inheritance from creditors, lawsuits, spouses, estate taxes and the loss of government benefits.</p>	<p>FOR THE FAMILY WHO ... Wants to protect the family home and other assets in the event of a potential nursing home stay. This plan is appropriate for the family who is concerned about nursing home costs, but will likely not need such care in the next 5 years. (For those facing a nursing home stay more imminently, speak with our office about emergency planning.)</p>
<p>YOUR FAMILY PLAN ...</p> <p>Your Family Plan also includes Basic Wills, Health Care Proxies, Durable Powers of Attorney, HIPAA Releases, Living Wills and an Optional Health Care Card & Flash Drive enabling instant computer access to your health care documents. Also included is our unique Custom Asset Protection Guide which outlines all of your current assets, how they are owned, what will happen upon your incapacity or death and recommendations for asset protection.</p>	<p>YOUR TRUST PLAN ...</p> <p>Is a trust-based plan that gives you the peace of mind of knowing that we are here for your family, including any Special Needs beneficiaries, in the event of your death or incapacity, so they know just where to go and what to do. The Trust Plan also includes Wills, Health Care Proxies, Powers of Attorney, HIPAA Releases, Living Wills and Optional Health Care Card & Flash Drive enabling instant computer access to your health care documents, so that you know that you are well taken care of in addition to your assets.</p>	<p>YOUR LIFE PLAN ...</p> <p>Includes all the components of the Family Plan, plus a customized plan set in place to protect your family home and assets from a nursing home stay and from the costs of Medicaid estate recovery at death. This plan includes several MassHealth planning techniques including an irrevocable real estate trust to protect your home and other assets. The Life Plan also includes all documents offered in the Family Plan.</p>
<p>FEE LEVEL: Single \$1,200 Married \$1,800</p>	<p>FEE LEVEL: Single \$4,400 - \$7,400 Married \$4,900 - \$7,900</p>	<p>FEE LEVEL: Single \$5,900 - \$7,900 Married \$6,400 - \$8,400</p>
<p><i>Fourth Dimension... Beyond the Living Trust</i></p>		

SURPRENANT & BENESKI, P.C.

35 Arnold Street-New Bedford, MA 02740

336 South Street-Hyannis, MA 02601

1265 Belmont Street-Brockton, MA 02301