

About Ettinger Law Firm

Principal attorney Michael Ettinger has been a member of the New York State Bar since 1980. He is an honors graduate of McGill Law School in Montreal and obtained his Master of Laws from the London School of Economics in 1978. Ettinger Law Firm, dedicated exclusively to estate planning and elder law, was formed in 1991. Mr. Ettinger is a founding member of the American Academy of Estate Planning Attorneys; The American Association of Trust, Estate and Elder Law Attorneys and The Academy of Special Needs Planners.



Ettinger Law Firm has prepared thousands of estate plans and Medicaid applications. Our staff of attorneys and experienced Medicaid professionals provide you with over fifty years of combined experience in estate planning and elder law.

The law firm offers a free, one hour consultation to help you determine whether our services may be of benefit to you and your family. Please call us at 800-500-2525, ext. 10 to schedule your free consultation at one of our offices.

Plan online at trustlaw.com

- “Ask the Lawyer”
- Schedule a free consultation
- Free public seminar schedule
- Subscribe to weekly Elder Elert
- Online library and resource center
- Online video estate planning seminar

Testimonials

“I thank you both for your helping me understand the steps and decisions I needed to make today and doing it so graciously and effortlessly. Your entire staff in the front office makes all who enter the door feel at ease and welcome, as you also do. A job well done, both professionally and socially.” – G.F.H.

“It was a pleasure doing business with your firm. And I agree that as a result I do have peace of mind having done it. Whatever happens in the future, I feel prepared for it.” – L.I.K.

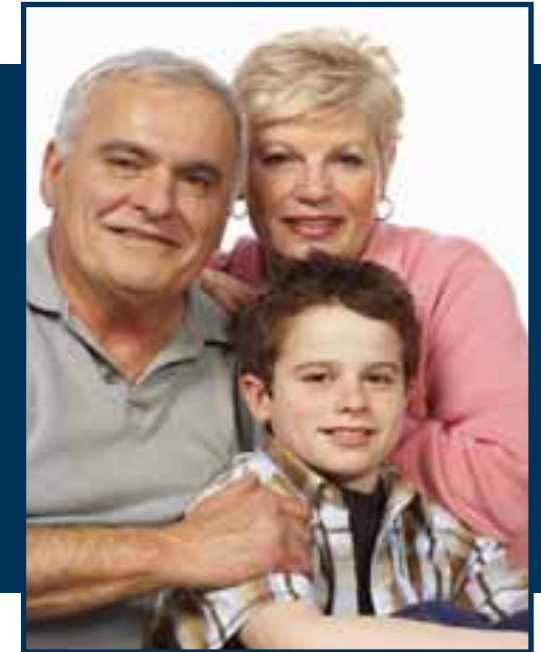


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Estate Planning and Elder Law

What Every Senior Needs to Know



Estate Planning

Power of Attorney: Allows the person or persons you choose to handle your legal and financial affairs in case you have an accident or illness.

Health Care Proxy and Living Will: Designates your agent for medical decisions if you are unable to decide for yourself and allows them to withdraw artificial life support if there is no hope for recovery.



Living Trust: Generally superior to a will for transferring assets to heirs at death. Trusts avoid probate court proceedings needed to settle a will and often save the family time and expense in closing the estate. Together with the power of attorney, the living trust also helps avoid a court taking over control of your assets if you become disabled.

Inheritance Trust: After your assets pass to your children, this trust ensures that when they die, the inheritance passes by blood to your grandchildren instead of to in-laws. May also protect the inheritance you leave from your children's divorces, lawsuits and creditors.

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Credit-Shelter Trust: Used by couples whose estates are over one million dollars (including your life insurance) to save tens of thousands of dollars in New York state estate taxes by creating an estate for each spouse, allowing a couple to pass up to two million dollars estate tax free instead of only one million.

Elder Law

Irrevocable Medicaid Trust:

Avoids the expense and delay of probate proceedings as in a living trust, but also protects assets, including your home, from being taken for nursing home expenses. Since there is a five year "look back" period for transfers, your assets are only fully protected five years from the date the trust is set up. One or more adult children are generally appointed as trustee to manage the trust for you, helping to make the assets unavailable to be "spent down" for your care if you have to go into a nursing home.

Medicaid Application for Nursing Home Care:

Applications for Medicaid benefits should be made with the assistance of an experienced elder law firm. Complex transfer and eligibility rules may allow you to save and protect significant funds



and, in some cases, all of your assets. It is essential that you consult an elder law attorney to know your rights since it is never too late to protect assets. Even with a relative in a nursing home now, you may still be permitted to protect some of your home and life savings.

Medicaid Application for Home Care:

Generally, your county Medicaid agency will provide up to eight hours a day of care in your own home should you need it. Often, you may choose your own aide. An elder law attorney can help you to protect your assets immediately if a need for home care services arises. The five year "look back" period does not apply for Medicaid home care services.

Estate Administration and Probate

Whether settling a will in a probate proceeding or administering a trust, Ettinger Law Firm employs dedicated paralegals to perform these tasks as quickly and as efficiently as possible. Estates may be settled in weeks or months instead of years, expediting funds to those heirs and surviving spouses who may need them sooner rather than later.

