



## It's Never Too Late to Plan:

# The Key to Gifts and Promissory Notes in Crisis Planning

Thursday, May 31, 2018

8:30 a.m. – Check-in/Breakfast

9:00 a.m. – 12:00 p.m.

BAEC, 438 Main Street, Sun Room Auditorium, Buffalo, NY

3.0 CLE credits: 2.0 Areas of Professional Practice, 1.0 Skills

### Speakers:



Charles W. Beinhauer, Esq.  
Pfalzgraf, Beinhauer & Menzies, LLP



Jean E. Harris, Esq.  
Pfalzgraf, Beinhauer & Menzies, LLP

- I. The case of Fred and Martha M  
*(9:00 a.m. – 11:00 a.m., includes a break)*
  - a. Gathering the facts
    - i. What do I need to know?
    - ii. Why is it necessary?
  - b. Framing the plan.
    - i. Assets
    - ii. Income
    - iii. Cost of Care
  - c. What's out, what's in?
    - i. Exempt Resources
    - ii. Unavailable Resources
    - iii. Available Resources
  - d. Spending down.
    - i. Burial Funds
    - ii. Home repairs
    - iii. Personal needs
    - iv. Retiring debt
    - v. Cars
  - e. Calculating the Gift and Note
    - i. Completing the worksheet
    - ii. Calculating the penalty period
    - iii. Final gift, note and available resources
- II. The case of Patty P.  
*(11:00 a.m. – 12:00 p.m.)*
  - a. Gathering the facts
  - b. Framing the plan
  - c. What's different from a married couple?
  - d. Spending down



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It's Never too Late to Plan: The Key to Gifts and Promissory Notes in Crisis Planning

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