

Estate & Financial Planning Council of Southern New Jersey



Member of the National Association of Estate Planners and Councils

EFPCSNJ JANUARY 18, 2018 EDUCATIONAL MEETING Eldercare Part 1: Medicaid 101 - Medicaid Rules and Long Term Care Costs

Date:

Thursday, January 18, 2018

Location:

The Mansion, Main Street, Voorhees, NJ

Time:

Breakfast - 8:00 am, Educational Program - 8:30 am - 9:30 am

Speakers:

Douglas A. Fendrick, Esq. and Jamie Shuster Morgan, Esq., Fendrick and Morgan

Price:

EFPCSNJ Members—\$30 Non-Members—\$40.00

Meeting Sponsors:



For additional Information Please see Page : 7

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LETTER FROM THE PRESIDENT



Dear Council Members:

One of the benefits of membership in our council is a linkage to the National Association of Estate Planners & Councils, "NAEPC". I invite you to peruse the redesigned website, www.napec.org, to learn more, including specifics regarding the Accredited Estate Planner "AEP" designation, a mark of high competence and professionalism for estate planning practitioners.

Last November, I trekked to the annual NAEPC conference in New Orleans, as a sponsor and a participant, along with seven hundred other attendees. I was impressed with the quality and currency of the presentations and the strong sponsor support. Billed by some as "Heckerling lite", the two-and-a-half-day conference was enriching without being overwhelming. Next year, I would encourage you to consider attendance at the 2018 NAEPC conference in Fort Lauderdale over November 6-9.

Meanwhile, back in South Jersey our next two programs will focus on eldercare. On Thursday, January 18, Doug Fendrick and Jamie Morgan of Fendrick and Morgan LLC, will present "Medicaid 101" at the Mansion in Voorhees. Breakfast is scheduled at 8:00 am, followed by the program at 8:30. Our program is generously sponsored by the American Cancer Society, Bernstein Wealth Management and Life-span Care Management. This promises to be an excellent and relevant presentation, so please attend!!!

On Thursday, February 15, Nancy Carman of Virtua SeniorWise Care Management and Michael Pompeii of Ash Brokerage will follow up with "The Economics of Aging and Long-Term Care: Understanding the Options." This is also an 8:00 am breakfast program to be held at the Mansion. Samaritan Healthcare and Hospice will be a sponsor and there are still two sponsorships available! Please contact one of the EFPCSNJ officers or Abby Murray at www.EFPCSNJ.org, or (856) 795- 0551 if you are interested in supporting this program!!!

We will take a break for tax season and return on May 17 at Laurel Creek for a program on International Estate Planning, to be presented by Patrick McCormick of Kulzer and DiPadova. There are sponsorship opportunities for this program and for the annual installation dinner in June.

It is important to share the benefits our council has to offer. I remind you that each member is entitled to bring one guest to an educational program at no charge! If your guest joins in the current year, then you can invite another colleague to another program, also free of charge. Under our member-get-a-member program, each new member you recruit allows you to attend an EFPCSNJ educational meeting for free. Please share the council experience with your colleagues!

We look forward to seeing you on January 18 and at our future meetings!

Sincerely,
J. Mark Penny, ASA 2017-2018 Council President



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The AEP designation is a graduate level specialization designation which recognizes estate planning professionals who meet stringent requirements of experience, knowledge, education, professional reputation and character. It is awarded by the National Association of Estate Planners & Councils.

For more information contact Tim at EFPCSNJ@mail.com or 856-795-0551.

The AEP candidate form can be downloaded from the Council's web site at www.EFPCSNJ.org.

2017-2018 MEETING SCHEDULE

Educational Meetings are usually approved for 1.0 CFP & CPE credits.
Meeting registration and more information can be found at www.EFPCSNJ.org

Thursday, September 28, 2017

Topic: Let's Talk About Phantom Income-Taxable Income With or Without the Actual Cash
Speaker: Marty Abo, CPA, ABV, CVA, CFF
Location: Laurel Creek Country Club, Mt. Laurel, NJ
Schedule: Breakfast 7:45 am; Educational Program 8:30am-9:30am
Sponsor: Glenmede

There are Two Sponsorship Opportunities still available Do not miss this opportunity to sponsor an EFPCSNJ Event - Call 856-795-0551 Today!

Thursday, November 16, 2017

Topic: State of New Jersey Estate Tax and Estate Planning Going Forward
Speakers: Chris Vassallo with RTD,
Daniel Marques with Drucker & Scaccetti and Glenn Henkel with Kulzer DiPadova
Location: Tavistock Country Club, Haddonfield, NJ
Schedule: Networking 5:00pm-6:00pm, Dinner 6:00pm-6:45pm,
Opening Remarks 6:45pm-7:00pm, Educational Program 7:00pm- 8:30pm
Sponsor: LifeSpan Care Management—EXCLUSIVE SPONSOR!

Thursday, January 18, 2018

Topic: Elder Care Part 1 – Medicaid 101
Speakers: Doug Fendrick, Esq., & Jamie Shuster Morgan, Esq. from Fendrick & Morgan, LLC.
Location: The Mansion on Main Street, Voorhees, NJ
Schedule: Breakfast 8:00 am; Program 8:30-9:30am
Sponsors: American Cancer Society, Bernstein Wealth Management and LifeSpan Care Management.

Thursday, February 15, 2018

Topic: Elder Care Part 2 – The Economics of Aging and
Long Term Care – Understanding the Options
Speakers: Nancy Carman from Virtua SeniorWise Care Management and
Michael Pompei from Ash Brokerage
Location: The Mansion on Main Street, Voorhees, NJ
Schedule: Breakfast 8:00 am; Program 8:30-9:30am
Sponsors: Samaritan Healthcare and Hospice

There are Two Sponsorship Opportunities still available Do not miss this opportunity to sponsor an EFPCSNJ Event - Call 856-795-0551 Today!

Thursday, May 17, 2018

Topic: International Estate Planning
Speaker: Patrick J. McCormick, J.D., LL.M. from Kulzer DiPadova
Location: Laurel Creek Country Club, 701 Centerton Rd., Mt. Laurel, NJ
Schedule: Breakfast 8:00 am; Program 8:30am-9:30am
Sponsors: Glenmede

There are Two Sponsorship Opportunities still available Do not miss this opportunity to sponsor an EFPCSNJ Event - Call 856-795-0551 Today!

June 7, 2018

EFPCSNJ Installation and Awards Dinner
Location: TBD
Schedule: 6:00pm - 9:00pm

Sponsors: There are Five Sponsorship Opportunities still available Do not miss this opportunity to sponsor an EFPCSNJ Event - Call 856-795-0551 Today!

INTERESTED IN SPONSORING AN EVENT?!

If you are interested in sponsoring an EFPCSNJ meeting in the 2017–2018 Meeting Year, please contact Abby Murray at 856-795-0551.

HELPING CLIENTS “RISK-MANAGE” FUTURE HEALTHCARE COSTS

Catastrophic illness is the number one cause of personal bankruptcy. Recognizing warning signs and acting on them can mitigate the risk.

by Michael Newell, RN, MSN

Trusted financial and family advisors are challenged to anticipate what the risk profile is for clients as they age. Most of the risk of draining the family legacy arises in the face of a catastrophic or chronic illness, that while not terminal, leads to high cost and unanticipated care needs not covered by insurance contracts or entitlements. For example, a cancer diagnosis, with proper medical care should not be seen as an end-of-life scenario for most people, but as a chronic disease that robs a person of their normal functioning and quality of life. Supportive services provided at the right time with the right provider can assist individuals and families to maintain their lifestyle without delving into their accumulated wealth.

The financial risks posed catastrophic and chronic illness CAN be anticipated. The family advisor, though not a trained observer of health functioning, can assist their clients by looking for signs of future problems. Some of these signs are fairly obvious, but often ignored. Others are subtler, but just as serious.

Let's look at the usual suspects first: cigarette smoking, alcohol consumption and obesity. Most people function well for many years despite these “lifestyle” issues. But in their late 50's and early 60's things can start to spin out of control. A person's mental acuity, energy, and ambition are gradually impaired. This impairment is generally not recognizable to an outsider, maybe not even to a spouse. But the individual knows, whether they will admit it to anyone else or not. (Most men deal with this issue by denial, ignoring the symptoms or rationalizing various reasons for their change in the ability to function in a role they feel is normal for them. Women tend to ruminate, commiserate with their friends, or turn to comfort food.)

Longtime smokers, those who are overweight and consequentially have sleep apnea, and those with diabetes are set up for dementia as they age. Dementia is the *most consequential factor* regarding out-of-pocket costs for health serves in elderly people. A person with dementia is not able to direct their care needs, requires near-constant supervision, and can drain the emotional energy of the family caregivers. The course of illness, whether due to Alzheimer's disease, or more likely, vascular dementia, is a slow inexorable decline in function.

Here is a list of other warning signs that should lead a family to seek adjusting the financial plan to anticipate more out-of-pocket costs:

1. **Taking more than four prescription medications.** This is a sign that there are identified chronic health issues. Bear in mind that medication does not cure the problem, it only masks the symptoms. Moreover, Adverse Drug Events (significant side effects that can include falls, changes in appetite, bowel habits, mental alertness, etc.) occur 10 percent of the time with *each medication* the person takes. A person taking four meds therefore has a 40 percent chance of an adverse event, and it is difficult to sort out what drug or *drug combination* is contributing to the problem. Many elderly people are on ten or more prescription drugs, guaranteeing an incident of series of incidents that will impair their function and quality of life as they age.

To clarify the statement on taking medication as symptom management, controlling blood sugar with the use of medication for diabetes does not mitigate the risk of heart disease, eyesight problems or peripheral neuropathy as people grow older. The use of a statin (Zocor, etc.) for cholesterol avoids a heart attack in about 1 in 250 users. At the same time, new research is linking statins to profound muscle weakness and dementia. The use of Benzodiazepines (Xanax, Ativan, etc.) does not cure anxiety or depression, but is associated with poor functional and health outcomes among elderly people.

2. **Failure to obtain Long Term Care Insurance due to concerns by underwriting.** LTC insurance, even though it is very expensive, is still a very good value when it comes to covering out-of-pocket expenses for Long Term Care. Being turned down by an insurance carrier for LTC insurance should demand a strategy to mitigate the risk of financial catastrophe.
3. **Falls.** One fall in an elderly person is considered a risk factor for more falls. Falls in the elderly lead to hospitalization, surgery, and too often, the inability to safely traverse stairs, drive a car, etc. Most falls occur when an elderly person's blood pressure is *too low*. Low blood pressure is due to a number of factors, including overmedication of blood pressure

HELPING CLIENTS “RISK-MANAGE” FUTURE HEALTHCARE COSTS

Catastrophic illness is the number one cause of personal bankruptcy. Recognizing warning signs and acting on them can mitigate the risk.

by Michael Newell, RN, MSN

meds (as we age, we actually need a higher pressure to perfuse the brain), dehydration (as we age our sense of thirst diminishes), and blood loss through the gut (particularly prominent with people on a blood thinner, or who are taking significant amounts of pain medication such as Motrin, Aleve, etc.)

4. **Loss of the sense of smell or hearing.** Both conditions are highly correlated to the progression of cognitive decline. Experts postulate that the brain is not getting enough stimulation, speeding up the brain atrophy, just as unused muscles lose function.
5. **Cognitive decline.** While we all have word-finding issues as we age, failure to address this issue leads to loss of function. Therefore, early recognition and intervention can preserve cognition and avoid the burden of care that occurs with full-blown dementia. A good test to assess for cognitive problems is having the person name as many animals as they can within a timed minute. If they can name at least 15, this is normal. The ability to name 10-14 animals indicates mild dementia, 5 to 9 moderate dementia, and of course, severe dementia with the ability to name less than 5 animals in a minute.
6. **Doing poorly on the “Get Up and Go Test”.** This is a real test, done by geriatric doctors and physical therapists. It involves
 - A. Having a person stand up from a sitting position without using the chair arms for support
 - B. Walking six feet, then turn around and walk back to the chair
 - C. Sitting down safely without using the chair arms for support.

If the person appears unstable when arising from the chair, turning around or sitting back into the chair, they should be considered a fall risk. This risk can be mitigated by a medication review and adjustment, a check to make sure they are not anemic, and a course of physical therapy (a “tune-up”) prescribed by their doctor.

Early recognition of risk factors for chronic illness can assist trusted advisors to successfully plan a strategy to mitigate the out-of-pocket costs in the face of chronic illness and aging. Experts in care management and rehabilitation are available to assist trusted advisors assure that their clients can successfully “age-in-place”.

ABOUT THE AUTHOR



Michael Newell RN MSN is founder-president of Life-Span Care Management LLC, an 12-year-old firm that offers health coordination and advocacy services to those with chronic or catastrophic illness or injury. He has traveled and lectured widely on the topics of medical case management, health outcomes measurement tools, and neurologic injury and illness. He has also served as an expert witness for civil court proceedings regarding quality of care in hospital, rehabilitation and long term care settings.

This article reflects the opinions of the author and not necessarily those of EFPC of SNJ.

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EFPCSNJ JANUARY 18, 2018 BREAKFAST MEETING

Eldercare Part 1: Medicaid 101 - Medicaid Rules and Long Term Care Costs



Date: Thursday, January 18, 2018

Time: Breakfast - 8:00 am, Educational Program - 8:30 am - 9:30 am

Speakers: Douglas A. Fendrick, Esq. and Jamie Shuster Morgan, Esq., Fendrick and Morgan

Location: **The Mansion, Main Street, Voorhees, NJ**

EFPCSNJ Members: \$30 & Non-Members - \$40.00

This one (1) hour seminar, presented by Douglas A. Fendrick, Esquire, and Jamie Shuster Morgan, Esquire, will walk attendees through the myriad of Medicaid rules and regulations, and help attendees issue spot when their clients might benefit from some asset protection/long term care planning. Doug and Jamie will detail some techniques frequently used to assist clients better plan for future care and preserve assets.

We have applied for this meeting to qualify for the following CE credits: 1.0 CPE credit (for CPAs), 1.0 CFP credits, NJ & PA CLE credits

This Meeting is Generously Sponsored by:



EFPCSNJ Thanks Our CLE Sponsor:



January 18, 2018 EFPCSNJ Meeting Registration Form

NAME: _____ Member ___ Guest ___

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Registration Fee: EFPCSNJ Member \$30, Non-Member \$40

Enclosed is my check for \$_____ payable to:

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ONLINE REGISTRATION OPTION: Register online at the EFPCSNJ website (www.efpcsnj.org) and pay with a credit card. This option is fast, easy, secure and convenient



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Member-Get-a-Member Contest

EFPCSNJ is announcing a great opportunity to get involved in the organization and help all of the members and meeting attendees become more successful. As you know, one of the most important benefits of EFPCSNJ is networking with other professionals that work in the same industry as you do. By increasing membership we will increase the opportunity for networking and that will help everyone increase their professional circle. Increased membership and meeting attendance will help in the sharing of industry best practices as well as increase the potential for business referrals.

Please Help EFPCSNJ Grow!!!

HERE IS HOW

EFPCSNJ will be running a contest now through April 30, 2018. Any current EFPCSNJ member that recruits a new member will receive complimentary attendance at a future educational event in the 2017-2018 program year. The EFPCSNJ member who recruits the most new members will receive 2 complimentary tickets to the Installation and Awards Dinner where they will receive an award.

*****NEW FOR 2017–2018*****

Each EFPCSNJ member has the ability to bring 1 guest to an educational meeting for free for the 2017-2018 meeting year. If that guest becomes a member of EFPCSNJ, then you are able to bring another guest free of charge to an educational event.

The process is simple:

1. Discuss EFPCSNJ and the great benefits you receive from being a member with your professional colleagues that meet the membership criteria (Trust Officers, Chartered Life Underwriters, Attorneys, CPAs, CFPs, CFCs and other qualified professionals who are primarily involved in the financial planning process).
2. Once they are ready to join they simply need to go to www.efpcsnj.org and select "Application Form" on the left hand menu.
3. They will need to complete the form and make sure to put that they are recommended by you for membership at the bottom of the online form.
4. Once the application is received it will be reviewed and the EFPCSNJ Office will get back to them regarding the status of their application.

Please help EFPCSNJ grow so we can continue to help all of our members prosper.

Some information about EFPCSNJ:

The Estate and Financial Planning Council of Southern New Jersey (EFPCSNJ) was established in 1975 and serves our members by providing educational and networking opportunities throughout the year. Our members are Trust Officers, Chartered Life Underwriters, Estate Attorneys, CPAs, CFPs, Chartered Financial Consultants and other qualified professionals who are involved in the estate and financial planning process. We have approximately 125 members that service clients in the NJ counties of Camden, Burlington, Atlantic, Cumberland, Ocean, Salem and Cape May. Being a part of this group provides you educational opportunities, networking events and the ability to get continuing education credits of you are a CFP, CPA or lawyer registered in NJ or PA.

EFPCSNJ holds 5 educational events per year and has an annual Installation and Awards Dinner. The educational events are held in September, November, January, February and May and the dinner is usually held in early June. For a complete listing of events please visit www.efpcsnj.org.



Estate and Financial Planning Council
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2017-2018 DUES RENEWAL

Description	Amount
Individual Member @ Regular—\$145, Student—\$25, Faculty—\$40, Young Professional—\$75, Associate—\$195	
Corporate Members – first 4 members @ \$145	
Corporate Members – 5th member and more @ \$120	
2017-2018 Educational Meeting Package—All 5 educational programs @\$125	
Total	

\$145 for dues paid by 9/30/2017. \$170 for dues paid after 10/1/17
Please make check payable to EFPCSNJ and mail to: PO Box 460, Collingswood, NJ 08108
You can renew online and pay by credit card by going to the EFPCSNJ website (www.efpcsnj.org) and click “Member Renewal” on the left hand menu bar. You will need to log into the website as a member to renew your membership. Please call 856-795-0551 for assistance.
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BENEFITS OF MEMBERSHIP

- Access to National web site and all its resources
- Quality speakers at the meetings
- Great networking opportunities
- Continuing education credits at every meeting
- Access to great resources through the membership directory

CONTACT INFORMATION

Member: _____

Nickname: _____

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Title: _____

Company: _____

Address: _____

City: _____ State: _____ Zip: _____

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Other (please explain)		

Business Description: please email business description (limit to 200 words) to efpcsnjmbbrsvcs@bowermanagementservices.com

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Estate & Financial Planning Council of Southern New Jersey

Membership Application

Apply online at www.EFPCSNJ.org

Name: _____

Title: _____

Company: _____

Address: _____

Phone: _____ Fax: _____

Email: _____

I am actively engaged in the estate and/or financial planning profession in _____ county for _____ years.

I hold a license or designation/certification and am a member in good standing in the following:
_____ Attorney _____ CPA _____ CFP _____ ChFC _____ CLU
_____ CTFA or qualified professional employed in tax, trust or estate practice by a financial services firm.

Or I have a _____ certification/designation.

My area of discipline(s): _____ Accountant _____ Attorney _____ Financial Planner
_____ Reverse Mortgage Consultant _____ Insurance _____ Trust Officer

Or: I have been involved in this industry as: _____

Or I would like to apply to be a member of EFPCSNJ under one of the following NEW non-voting member categories: _____ Student (\$25 annually) For students attending undergraduate or graduate programs)

_____ Faculty (\$40 annually) For University/College faculty

_____ Young Professional (\$75 annually) For young professionals 35 years of age or less that do not have the necessary credentials or experience but are working towards full membership

_____ Associate Member (\$195 annually) for people that provide services to the clients of EFPCSNJ members but do not have the necessary designations to become a full member and are not primarily involved in the financial planning process.

Associate Members are offered a \$100 discount on one EFPCSNJ Breakfast Meeting Sponsorship.

Signature: _____ Date: _____

Recommended by Member: _____
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More information can be found at www.EFPCSNJ.org.

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Call for Articles

Please consider submitting an article for inclusion in future newsletter issues. We are now seeking articles for the EFPCSNJ newsletters.

Articles should be between 1,200 and 2,000 words
which is usually three to six typed pages.

Submissions should be sent as a word document to Abby Murray at
efpcsnjmbbrsvcs@bowermanagementservices.com.

This is a great way to get involved with EFPCSNJ and to share knowledge and information with the rest of the members.

To view recent newsletters please visit the EFPCSNJ website (www.efpcsnj.org) and go to Documents.