

I thought I was  
financially secure.



What I wasn't prepared for  
was a nursing home  
stay costing  
\$3,000  
to  
\$27,000  
a month!



As you age,  
your body dictates your  
needs. Pipes start rusting,  
pressure starts building,  
joints start leaking.

I refer to this as

**decoupling.**

# Are you a Procrastinator or a Pre-Planner?

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As you age, procrastination can leave you out in the cold when it comes to health options and asset protection.

Pre-planning allows you to get what you want when you or a loved one is in a

medically compromised position.



# Asset Protection

Managing your assets to meet  
your aging needs.

Strategies to:

- Protect your house from Medi-Cal recovery.
- Protect your spouse from running out of money if a nursing home stay is in your future.
- Protect yourself if you do not have mental capacity.



Have you been thinking about how to protect you, your spouse and your kids if a medical condition arises?

# How to fund: Long Term Care



At Home



Assisted Living



Skilled Care

- Medi-Cal Benefits
- Waiver Program
- V.A. Aid & Attendance
- What programs work for you?
- Do you qualify for all programs?
- Base decisions off of facts vs. hearsay.

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# California Medi-Cal Planning

Have you been told you have too many

## Assets?

- Non-Exempt Resources
- Exempt Resources
- Spend Down
- Qualified Plans
- Residence
- Commercial Property
- Income
- Medi-Cal Applications



These are just a few areas to take into consideration.

I am **NOT** an Attorney.

One more time:

I am **NOT** an Attorney.

## The Value of Legal Documents

They allow you to stay in control of what you want when you can no longer speak for yourself. They need to be carefully and properly drafted by an attorney knowledgeable in estate planning, and elder law. Doing it yourself is not a good option. Being pennywise here can literally cost you tens of thousands of dollars.



- Powers of Attorney (P.O.A.'s) for Finance
- Powers of Attorney (P.O.A.'s) for Health Care
- My Parents' Story
- My Story



# Financial Gerontology

The study of aging as it relates to finances.

Aging brings on a complexity of health modalities, financial strategies and family dynamics that most people do not become aware of until they are swimming in it.

I bring clarity to a complex subject.

If you are the type of person who prefers **blunt honesty**, then I am your guy.

I bring a common sense approach to the needs of individuals, nursing homes and attorneys.  
Contact me to discuss your concerns.

## **Michael M. McCabe**

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