

FREE Lunch or Dinner Seminar - Aging at Home

hosted by Charter Financial Resources

LONG TERM CARE SOLUTIONS without LTC Insurance Stay at Home-Age at Home with Tax Free Strategies NEW LAWS - NEW STRATEGIES - NEW SOLUTIONS

Centennial

Koelbel Library
5955 S Holly St.
Tues. Feb. 21, 11-1 Lunch
Tues. Feb. 28, 11-1 Lunch

Aurora

Smoky Hill Library
5430 S. Biscay Circle
Wed. Feb. 22, 11-1 Lunch
Fri. Mar. 3, 11-1 Lunch

Lone Tree

Lone Tree Library
10055 Library Way
Mon. Feb. 27, 11-1 Lunch
Mon. Mar. 6, 11-1 Lunch

Highlands Ranch

Charter Financial / Memory Lane
Near So. Santa Fe & C-470
9335 Commerce Center St. Unit B-4
Wed. Mar. 1, 6-8 Dinner
Tues. Mar. 7, 6-8 Dinner
Sat. Feb. 25, 10-12 Lunch
Sat. Mar. 4, 10-12 Lunch

Lunch Seminar • Limited Seating



At this LUNCH seminar, you'll find out:

- ✓ What Observation Status is. How a hospital overnight may or may not be covered by Medicare.
- ✓ Long-term care can be covered **WITHOUT** buying expensive long-term care insurance.
- ✓ What new laws will pay for your care in your home or retirement community, **TAX FREE!**
- ✓ Little known **TAX INCENTIVES** available to those who plan ahead for long-term care.
- ✓ Your **HOME EQUITY** can be used to your advantage to help pay for your care at home.
- ✓ How to stay in control of your **ASSETS** and have all the choices where care is received.

The Workshops will cover planning tips, strategies and laws to avoid the dilemma of spending down your hard earned nest egg when a medical crisis occurs. Long term care costs are one of the main reasons retirees deplete their savings and lose assets. **LEARN HOW TO PAY FOR THESE COSTS TAX FREE** No products will be endorsed or sold. Solutions discussed include insights about 2017 estate plan laws that may help protect families and their aging loved ones, workshops are FREE and open to the public.

Thank You to the following resources:



Seating is limited,
CALL 303-468-2820 NOW!!!

Searching for Quality Home Care?

Special Thanks to these Home Health Care Companies

Cindy Koch - Always Best Care Senior Services - 720-390-1383

David Geras - GoldLeaf Home Care - 720-763-9039

Health Care Costs are one of the biggest retirement expenses and can be a big impact on your standard of living in retirement.

FREE HEALTH CARE COST ASSESSMENT - STOP GUESSING!

Find out how much your health care may cost in retirement.

Based on 3 Questions.

1. Current Health Condition
2. Family Medical Background
3. Outlook for Retirement, such as where you plan to live

Thank you

to Covenant Village of Colorado and
MorningStar Senior Living, Continuing Care Retirement Communities.

A Continuing Care Retirement Community, CCRC, offers a variety of services within one community, some CCRC's can guarantee lifetime housing, with social activities and increased level of care as needs change.

Part independent, part assisted living, part skilled nursing home, CCRC's offer a tiered approach to the aging process to accommodate a residents changing needs.

Call to schedule a free tour
303-468-2820