

# 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**

## Denver

### **Koelbel Library**

5955 S. Holly ST.

Monday April 17, 11-1 Lunch

Wednesday April 19, 11-1 Lunch

### **Ross-University Hills Library**

4310 E. Amherst Ave.

Thursday April 20, 11-1 Lunch

Tuesday April 25, 11-1 Lunch

### **Hampden Branch Library**

9755 E. Girard Ave.

Monday April 24, 11-1 Lunch

Monday May 1, 11-1 Lunch

## Highlands Ranch

Charter Financial/Memory Lane  
9335 Commerce Center ST. Unit B-4

Near C-470 of Santa Fe

Saturday April 15, 10-12 Lunch

Wednesday April 26, 6-8 Dinner

Saturday April 29, 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!!!**



**Active Minds®**

Presents

# **The United Nations**

*Join Active Minds for a look at the United Nations. We will examine the origins and history of the U.N. as well as its current and future role in the world.*



**Date:** Monday, March 27<sup>th</sup>  
**Time:** 6:00-8:00 pm (program at 6:30pm)  
Desserts/refreshments will be served  
**Cost:** Free  
**RSVP:** 303-468-2820  
**Location:** Charter Financial Resources  
at Memory Lane  
9335 Commerce Center St, #B5  
Highlands Ranch, CO 80129

*This program is being brought to you by Charter Financial Resources and Active Minds®.*

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