

# Free Lunch 'N' Learn Seminar

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**



**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.

**Thank You to the following resources:**



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.

No products will be endorsed or sold. Solutions discussed include insights about 2016 estate plan laws that may help protect families and their aging loved ones, workshops are FREE and open to the public.

**Seating is limited,**

**CALL 303-468-2820 NOW!!!**

**NORTH** - near 92nd & Wadsworth

**Covenant Village**  
(9153 S. Yarrow St)

Tuesday Sept. 20,  
lunch 10:45am-12:30pm.

Friday Sept. 30,  
lunch 10:45am-12:30pm

Monday Oct. 3,  
**dinner** 6:00pm-7:30pm.

**WEST** - near Kipling & I-70

**Keller Williams Realty**  
(11445 W. I-70 Frontage Rd North)

Thursday Sept. 22,  
lunch 10:45am-12:30pm

Tuesday Sept. 27,  
lunch 10:45am-12:30pm

Tuesday Oct. 4,  
lunch 10:45am -12:30pm

**SOUTH** - Santa Fe & C470  
**Charter Financial/Memory Lane**  
(9335 Commerce Center St. Unit B-4)

Saturday Sept. 24,  
lunch 9:30am- 11:00am

Tuesday Sept. 27,  
**dinner** 6:00pm-7:30pm

Saturday Oct 8,  
lunch 9:30am-11:00am

**Lunch Seminar • Limited Seating**