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# May 2019



# Can't Be Admitted to **Probate, Regardless of the Decedent's Intent**

The decedent's godchildren sought to

probate a purported will that the

decedent had neither reviewed nor signed. The decedent, who was 90 and in fragile health, had had a telephone conversation with an attorney she had never met. Based upon that conversation, the attorney drafted the decedent's 17-page will. **READ MORE** 



# **Security Trustees Report: Financial Problems Ahead** Each year the Trustees of the Social

Security and Medicare trust funds report on the current and projected financial status of the two programs. Last month, the Board of Trustees released its 2019 Social Security Trustees Report, which is summarized below. **READ MORE** 



### Need to Know the Difference Between a Wellness Visit and a **Physical** Medicare covers preventative care services, including an annual wellness

visit. But confusing a wellness visit with a physical could be very costly. READ MORE



## If you become incapacitated, who will make your medical decisions? A

health care proxy allows you to appoint someone else to act as your agent for medical decisions. **READ MORE** 



#### Once a resident is settled in a nursing home, being told to leave can be very traumatic. Nursing homes are required

to follow certain procedures before discharging a resident, so it is important to know your rights. **READ MORE** 



#### Social Security survivor's benefits provide a safety net to widows and widowers. But to get the most out of

the benefit, you need to know the right time to claim. **READ MORE** 



### compensate a child who takes on the burden of caregiving may do so in one of several ways.

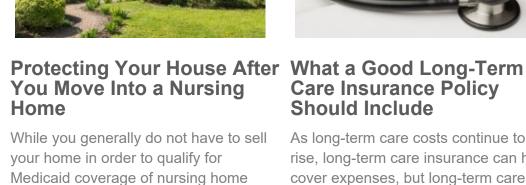
time job. Parents who want to

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### Donor-advised funds are a growing trend in giving that may get more popular due to the new tax law. **READ MORE**

the New Tax Law



care, it is possible the state can file a

protect your house.

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claim against your house after you die, so you may want to take steps to

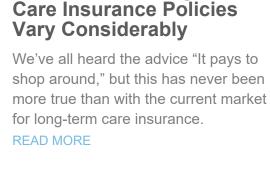


cover expenses, but long-term care

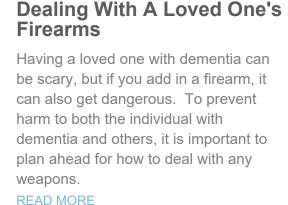
insurance contracts are notoriously confusing. How do you figure out what

is right for you?

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**Costs of New Long-Term** 



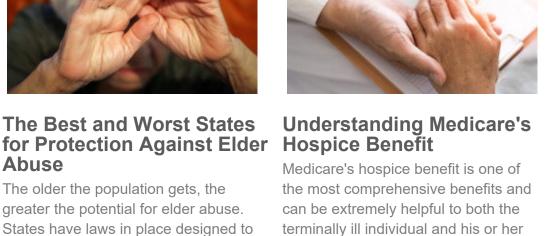
**Guns and Dementia:** 



**The Best and Worst States** 

The older the population gets, the

Abuse





**Learn About Social Security's Online Tools** With the aging population becoming increasingly tech savvy, the Social Security Administration (SSA) has moved a lot of services online. From



applying for Social Security benefits to replacing a card, the SSA has online tools to help. **READ MORE** 

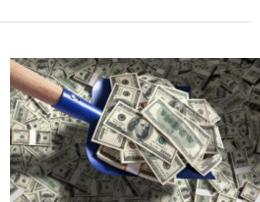
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## **IRS Issues Long-Term Care Premium Deductibility** Limits for 2019 The Internal Revenue Service (IRS) is increasing the amount taxpayers can deduct from their 2019 income as a result of buying long-term care insurance. **READ MORE**

# REVERSE MORTGAGE Loan application CTIONS: 1. Before con

Be Careful About Putting Only One Spouse's Name on a Reverse Mortgage A recent case involving basketball star Caldwell Jones demonstrates the danger in having only one spouse's

name on a reverse mortgage.



# For First Time, Median Cost of Private Nursing Home **Room Hits Six Figures in**

Annual Survey The median cost of a private nursing home room in the United States increased to \$100,375 a year in 2018, up 3 percent from 2017, according to Genworth's annual Cost of Care

survey. **READ MORE**