

A SENIOR PROTECTION WARNING TO OUR FELLOW FULTON COUNTY RESIDENTS

Warning signs about possibly misleading “Asset Protection” seminars:

1. Claims about products that protect money from nursing homes and “probate.”
2. Written or spoken words include things like:
 - a. “Avoid Court Management of your Assets!!” (NOTE, courts don’t do this)
 - b. “... exempt from Nursing Home attachment.” (NOTE, nursing homes almost never seek “attachments”)
 - c. “...Federal Tax Rules that will enable you to avoid paying thousands of dollars out of your pocket for taxes, probate and nursing home costs.” (NOTE, federal tax rules have nothing to do with whether someone pays “probate” and nursing home costs)
 - d. “Avoid the Probate of your Estate...” (NOTE: probate is the court supervised process of assuring your estate plan is followed. Not always required or necessary, but not something to avoid as if a problem.
3. Anyone is permitted to use the Great Seal of the State of Indiana, it does not mean that the seminar is approved by anyone with authority.

Recommended precautions at seminars run by out-of-town promoters:

1. Take careful notes.
2. Double-check everything you hear and read with your investment advisor and lawyer.
3. Do not give your Social Security number, date of birth, telephone number, or address.
4. Discuss the sales pitch with your trusted friends and family.
5. Think about it for at least a week or more before investing your money.

This reminder brought to you by the lawyers at:

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