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RETIREMENT LIVING

DECEMBER 2020

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PREMIER PLANNING GROUP **Page 8**

With a plan that balances “green money” and “red money,” Jason LaBarge and his team prepare clients for both market booms and recessions.



FINDING A SENIOR LIVING COMMUNITY **Page 6**

How do you decide between independent living and assisted living?

REVERSE MORTGAGES **Page 10**

A reverse mortgage is a loan for people at least 62 years old that converts equity into cash for many uses.

WARNING SIGNS OF ALZHEIMER'S DISEASE **Page 13**

Alzheimer's symptoms are often mistaken for normal changes due to aging.

Is A Revocable Living Trust Right For You?

Steven M. Berger

Law Offices
of Steven M.
Berger, LLC



I don't want to get your goat, but here are some of the most common misconceptions I hear about revocable living trusts:

Setting up a revocable living trust to avoid probate results in no administration costs upon death.

Agreed — a properly funded trust avoids probate. However, as trusts have become more popular, the requirements of a

trust have increased. The successor trustee is required to give notice and account to beneficiaries, pay final taxes and should post a newspaper notice to cut off any future claims against the trust. If there are additional trusts to fund in the administration, assistance is usually required to ensure compliance with all the legal requirements of the trust.

Money in a revocable living trust is exempt from creditor claims.

A revocable trust is subject to the claims of the person who established the trust. Asset protection is established when irrevocable

Continued on page 12



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Year-End Opportunities

Frederick Cassilly CFP
Cassilly
Financial



This year has undoubtedly been filled with many challenges for all of us. It can be unnerving to look back on a year that has felt almost unbearable at times. However, with every challenge, there are lessons to learn and opportunities to seize. One opportunity we all have is to cherish the many freedoms we had. In retrospect, we can see how incredible our freedom is — freedom to work, go to school, visit a grandparent, or to gather with friends in the community. This recognition of our freedoms is something that I hope society does not soon forget once the

pandemic has passed.

Other opportunities were created this year that may have an immediate impact on those in retirement. Specifically, a pause in required minimum distributions this year, more deductions for charitable giving, and changes to our investments have all created a unique chance for many during this holiday season.

Most retirees will benefit from the suspension of required minimum distributions (RMDs) in 2020. That's because the Coronavirus Aid, Relief and Economic Security (CARES) Act, which was enacted this spring in response to the pandemic, put a pause on RMDs. Combine this change with low tax levels today relative to history, and some retirees may find themselves in a lower tax bracket than years past.

This could be a year to improve the tax efficiency of a

retiree's overall portfolio. A key strategy to consider is whether to convert some traditional IRA assets to a ROTH IRA. There are two key advantages to this strategy. The first is the ability to take tax-free withdrawals from the ROTH IRA in later years. The second is the ROTH IRA is not subject to RMDs in the future. With that said, ROTH conversions can create taxable income the year they are executed. It is important to discuss these options with a tax advisor. Specifically, retirees will want to understand the implications of converting IRA balances that consist of pre-tax and post-tax contributions; they will also want to consider how it may impact their Medicare surcharges.

Next, there is another opportunity for those looking to give a gift during this holiday season. The economic impact on many

families, businesses and charities has been catastrophic. The CARES ACT also gave incentives to those taxpayers who are charitably inclined this year. For taxpayers who take the standard deduction, they will be able to claim up to \$300 in charitable contributions as an above-the-line deduction. This is excellent news for most Americans who now take a standard deduction when filing their taxes. For many, this is another reason to help someone less fortunate this year.

Tax-loss selling can be a useful process as we approach year-end. While many markets have seen a full recovery from lows earlier in the year, there may still be opportunities. Growth-oriented stocks and funds have seen positive results, but value stocks have not done as well. Investors may be able to recognize

Continued on page 14

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How To Find The Right Senior Living Community

Leah Abendschoen
Marketing Director
Spring Arbor of
Severna Park



There is no wrong time to explore senior living options. In fact, the earlier you begin your search for the perfect senior living community, the better equipped you'll be when the time comes to make the move. Many seniors and their families wait until there's a health event or crisis to begin looking, and that can make the process feel rushed and overwhelming.

Beginning the conversation is often a source of anxiety for seniors. They often wonder if this is the right time, especially during a global pandemic, to move into a community. You may choose senior living, but where do you go from there? How do you decide between indepen-

Continued on page 14

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Does Your Estate Plan Consider Long-Term Care Costs?

Tara Frame, Esq.

Estate & Elder Law Attorney
Frame & Frame Attorneys at Law



Creating an estate plan or a will is not the same as long-term care or Medicaid planning. Often, an estate plan does not include considerations for the family's assets or wealth, if there are significant health issues, medical bills, and/or long-term care services that are required. Unfortunately, a family's wealth and legacy can be quickly depleted by the costs of long-term care.

Many seniors believe that if they have an estate plan, they have effectively done long-term care planning. But an estate plan only addresses the estate after death. Long-term

care planning ensures that the estate (and a person's life savings) is not completely exhausted by long-term care costs while they are living. This is a sub-specialty of estate-planning law. This type of planning helps clients plan ahead, in case of incapacity or the need for long-term or nursing home costs.

This is such an important component, since seven out of 10 people will require some type of long-term care in their lives. With the costs of long-term care averaging \$6,000 to \$10,000 per month, you can see how these services can quickly exhaust an elderly person's life savings. More importantly, most long-term care costs are not covered by Medicare. So, some of the objectives of long-term planning include:

- **Plan for incapacity and nursing home costs**

Continued on page 12

Services & Strategies	Estate Planning	Long Term Care Planning
Last Will and Testament and/or Revocable Trust	✓	
Financial Power of Attorney	✓	✓
Appointment of Health Care Agent (Healthcare Power of Attorney)	✓	✓
Advanced Directives	✓	✓
Distribute Assets Per Clients Wishes, After Death	✓	
Avoid the Probate Process	✓	
Limit Estate and Death Taxes	✓	
Focuses on What Happens AFTER Death	✓	
Protect Assets from Creditors, Predators, and Divorce	✓	✓
Prepare for the health care and special needs of someone who suffers from strokes, dementia, Alzheimers, etc.		✓
Avoid spending entire life savings on nursing home costs		✓
Protect the family home from creditors or debt reconciliation		✓
Protect life-savings or other assets, to pass on to beneficiaries		✓
Medicaid Planning so seniors can qualify for long-term care benefits		✓
Focus on what happens BEFORE death		✓
Estate Planning Attorney	✓	
Elder Law Attorney		✓

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Premier Planning Group Provides Financial Reassurance In Tough Times

By Zach Sparks

As a worldwide pandemic began to surge through the nation, many people panicked about their health and financial wellbeing. At Premier Planning Group, Jason LaBarge and his team remained prepared, proactive and confident in the retirement plans created for his clients.

LaBarge communicated to his clients, "This is why you hired me. We built our plan, and we don't want to have knee-jerk reactions. This is the time you should trust in your asset allocation and stick to the plan we built."

As a financial advisor and fiduciary, LaBarge specializes in helping his clients manage their emotions. "One of the reasons

people hire us is because we are just as invested in their money, just not emotionally," he said. "Oftentimes, when the market has a bad day, every fabric of your being wants you to instinctively sell, but this may actually be a good time to buy.

"During the last 10 months, we have seen a volatile market, and I continue to advise my clients of the basic rule of investing: buy low, sell high. Where there is chaos, there is opportunity."

LaBarge's philosophy begins with a plan that balances "green money" and "red money" and prepares his clients for both market booms and recessions.

Green money mostly consists of savings accounts, certificates of deposit (CDs), fixed annuities

and money market accounts. Red money is comprised of stocks, mutual funds and variable annuities, investments that can carry some risk, but have the potential to grow.

"Green money is the guarantee, so we know that is not going to lose no matter what is going on in the market. Green money is where we generate your income from, so every month you're getting your monthly allotment – no matter who the president is, who is running the Senate," LaBarge said. "It's the red money that is volatile, and that's your fun money, that's your travel money, it's your emergency money, and we expect that to be volatile. So, when it is volatile, it's meeting our expectations."

Just as people should not be deterred because the Dow Jones has a bad day, they also should not panic because of election results either, LaBarge insisted.

"Under Joe Biden and under Donald Trump, there are different sets of winners," he added. "Due to COVID, sure, your retail falters, but other companies will dominate. So as the world opens, you have it shifting the other direction. So professional management is what is important. It is imperative to build a portfolio that isn't following the whims of the day but is consistent with your need as an individual and family."

During the pandemic, LaBarge and his team have given unwavering support to their



“ Jason LaBarge and his team are meeting clients at their comfort level, whether it's in person, by phone or virtually via Zoom. LaBarge offers complimentary consultations to discuss individual goals.”





clients. Jessie Ringle, Alyssa Obrebski, Lilian Reddish, Katie Grafton and Massimo Delogu not only assist with the day-to-day financial needs but also go above and beyond by continuing to exceed clients' expectations.

As marketing manager, Delogu coordinated many entertaining activities for clients during the pandemic, including sending meals to clients from local restaurants as well as mailing care packages and organizing activities for all clients to enjoy and distract from trying times.

"We strive to be a cornerstone in our clients' life," said Ringle, director of client accounts and operations. "So even if it's not something that we specifically do here — if you have Medicare or estate planning needs, or need help buying or refinancing your home — Jason has the professional relationships and contacts to refer you to."

Obrebski, LaBarge's client servicing specialist, said, "We're

already an organic, close-knit practice, so a lot of our clients like to refer their family and friends to Jason. We strive to exceed expectations, by not only planning during early stages of retirement, but assisting our clients' children, to help them invest and prepare for retirement as well."

LaBarge's vision is to have a one-stop shop from where all financial and retirement needs can be met within one organization. For example, Reddish was originally hired as an intern, but due to COVID and college regulations, her services immensely expanded into more of an associate advisor role, where upon graduation, she can take on several activities that LaBarge typically does.

LaBarge offers clients reassurance that they will enter retirement with enthusiasm and not fear, no matter what takes precedence nationally.

Just as buying a house is a

milestone in someone's life, so is retirement. LaBarge sees several parallels between the two.

"I look at investing like building a house," LaBarge said. "The guaranteed investments are the foundation, then you can get slightly more aggressive with your walls and windows. Then you can get more aggressive with your window dressing. The guaranteed part is the foundation, which is giving you your monthly income. Then your mutual funds could be the walls and windows, and then your individual stocks performing as the window decor. But the foundation is giving you income for life.

"We've had so many good years, so when it turned this year, we were able to illustrate to people that this is why we build the plan that we do and this is the market we do it for," LaBarge said.

Jason LaBarge and his team are meeting clients at their comfort level, whether it's in person,

by phone or virtually via Zoom. LaBarge offers complimentary consultations to discuss individual goals. To schedule a no-obligation consultation, call 443-837-2542. To learn more about saving for retirement, visit www.jasonlabarge.com.

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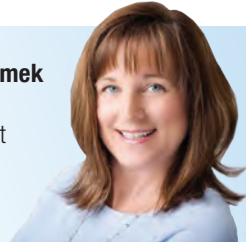
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Is A Reverse Mortgage Loan Right For Me?



Lori Schramek

Fairway
Independent
Mortgage
Corporation



Lori Schramek, a Fairway Independent Mortgage Corporation loan officer, discusses what a reverse mortgage loan is and some questions you should consider before getting a reverse mortgage.

You may have heard about a lending option called a reverse mortgage loan for homeowners. If you are not familiar with it, a reverse mortgage is a loan for people at least 62 years old that converts equity into cash for many uses. Some of the possible benefits include:

- **No monthly mortgage payments**

except for taxes, insurance and maintenance.

- *You still have the ability to sell your home at any time, because the deed stays in your name.*
- *There are several ways a reverse mortgage loan could enhance your cash flow.*

What are the payment options from the proceeds of a reverse mortgage?

Some options include a lump sum payment, a line of credit, or monthly loan proceeds payment. You can switch between payment options at any time, and you could receive additional money at a later date if you limit the first year's cash payout.

What if I already have a mortgage on my home?

There may still be a reverse mortgage option for you. After reviewing your unique situation, your reverse mortgage

Continued on page 12



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THREE POTENTIAL ADVANTAGES OF A REVERSE MORTGAGE LOAN:

- 1) Eliminate your current monthly mortgage payment; refinance a traditional mortgage into a "payment optional" reverse mortgage. (taxes, insurance, and home must be maintained.)
- 2) Loan proceeds can be used to pay for in-home healthcare and/or nursing home costs.
- 3) The unused funds of the Line of Credit have a growth option that could make investments last longer.*



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Caring For Someone With A Complex Illness During The COVID-19 Pandemic

Eric Bush

Chief Medical Officer
Chesapeake
Supportive Care
and Hospice of the
Chesapeake



As our nation copes with the new social norms created by the COVID-19 pandemic, you may have seen images in the news of family members visiting their elderly loved one through their windows. But what if you're also on the inside of that window? What if you're the caregiver? That's a very real possibility;

a study published by the National Alliance for Care-giving reports there are 65.7 million people in the United States caring for a family member, friend or neighbor who is ill, disabled or aged.

In many ways, people who are caring for someone in their own home are at an advantage when it comes to the risk of exposure to COVID-19. It is easier to control the spread when abiding by social distancing and other recommendations set forth by the Centers for Disease Control. You know who, if anyone, comes into

Continued on page 15



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Is A Reverse Mortgage Loan Right For Me?

Continued from page 10

planner can let you know what your options are.

If you have questions about whether or not a reverse mortgage loan is right for you, it never hurts to do a little research or ask a local reverse mortgage planner. It's important to know all the facts and features of a loan before approaching a lender or a bank. The important thing to know is a reverse mortgage isn't used for just a loan of last resort but can also be used for proactive planning.

How much does it cost to obtain a reverse mortgage?

Fees vary depending upon the structure of the loan and your individual situation.

To learn more about reverse mortgages, call Lori Schramek today at 205-790-4103.

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Does Your Estate Plan Consider Long-Term Care Costs?

Continued from page 7

- **Avoid spending entire life savings for nursing home care**
- **Save the family home**
- **Preserve assets to pass on to beneficiaries**
- **Focus on care and costs while a person is alive, before death**

Long-term care planning often includes Medicaid planning — and is provided by elder law [vs. estate planning] attorneys who are educated in long-term care and Medicaid resources and requirements. Proper long-term care planning ensures that your legacy and many of your assets can be passed on to your children, not the state of Maryland nor the nursing home. The chart shows the

different considerations between an estate plan and a long-term care plan strategy.

As you can see, long-term care planning requires thoughtful strategy. Medicaid planning adds additional considerations. Be sure that your estate plan includes a long-term care strategy and that a qualified elder law attorney has reviewed its efficacy. You, your spouse and your family will benefit from the pre-planning you do to ensure your own health is cared for and your family's needs are met.

Tara Frame is an elder law and estate planning attorney. Her family's practice has served the legal needs of the community for over 65 years. She can be reached at 410-255-0373. ■

Is A Revocable Living Trust Right For You?

Continued from page 2

ble trusts are created from the revocable trust upon the passing of the person who established the original trust.

Revocable trusts save on taxes.

Provisions in the trust can save on estate taxes. However, with the Maryland estate tax exemption set at \$5 million and federal estate tax exemption set even higher, the estate tax is not a consideration for most citizens. Estates still need to deal with inheritance taxes, income taxes and capital gains taxes. These taxes need to be addressed in estate planning whether or not a revocable trust is used.

Money from a revocable trust will be immediately available to the beneficiaries.

Your trustee should have access to the trust funds upon your passing. The trustee must pay the last bills, file tax returns, ensure that a new "basis" is established for trust assets, and make sure there are no claims filed against the trust before distributing money to the beneficiaries.

A revocable trust will ensure that your assets go to your children when there is a second marriage late in life.

As of October 1, 2020, a surviving spouse is entitled to one-third of the "es-

tate subject to election" when the deceased spouse has surviving children or grandchildren. The definition of the estate subject to election is much broader than the previous law that just covered the probate property and now includes the revocable trust.

In summary, revocable trusts are valuable planning tools in the right circumstances. The creation of trusts is often the foundation of legacy estate planning. The revocable trust can be used to fund continuing trusts that do provide for keeping assets in the family, care of a disabled child, education of grandchildren, and

protection of a surviving spouse. Education is a key factor in understanding revocable trusts. The client must be able to trust the attorney and communicate their goals and concerns in the planning process. The purpose of this article is to point out some of the misconceptions concerning revocable trusts.

These answers are general information and not intended as legal advice for your individual situation. Steven M. Berger is an attorney and accredited estate planner (AEP) operating at 821 West Benfield Road, Suite 1, in Severna Park. For more information, call 410-777-5916 or email info@bergerwills.com. ■

Warning Signs Of Alzheimer's Disease



Winsome Brown
Lean On Dee



When I wrote the last article on dementia, I was surprised at how many responses we received. I received a lot of questions about dementia, and Alzheimer's disease, so I thought it would be a good idea to share some of the warning signs of Alzheimer's and dementia.

Alzheimer's disease is progressive. It gets more severe over time. Part of the problem is that symptoms are often mistaken for normal changes due to the aging process. Learn to spot the warning signs of Alzheimer's and how to know the difference.

MEMORY LOSS

Alzheimer's – When memory loss affects everyday life, it's time to look at it. When short-term memory is diminished, and the person cannot recall recent events or information, this may be a sign of Alzheimer's.

Normal Aging – Being forgetful is part of the normal aging process, but the person usually remembers later. It's easy to mistake these memory problems with the symptoms of Alzheimer's.

CONFUSION OVER PLACE AND TIME

Alzheimer's – It's common for those who have Alzheimer's to be confused about where they are and the passage of time. Getting the days confused or not understanding what year it is becomes typical behavior.

Normal Aging – As we age, we are liable to forget what day it is from time to time or to have trouble remembering when an appointment is scheduled, but we can reason and figure it out later.

DIFFICULTY CONCENTRATING

Alzheimer's – One warning sign is developing the inability to complete familiar everyday tasks. For instance, one may forget the steps to cooking a favorite dish. Reading and other activities that require concentration are often no longer possible.

Normal Aging – Difficulty using new technology or even tasks like using the television remote may confuse most healthy seniors.

PROBLEMS WITH LANGUAGE

Alzheimer's – Having problems participating in the conversation is common in Alzheimer's patients. They will often be unable to think of a word and use a description instead. For example, "The thing you call people with," instead of "telephone." This loss of language skills may cause a person to become disinterested in hobbies or social gatherings.

Normal Aging – If a person has trouble finding the correct word from time to time, there's no cause for concern. This is perfectly normal as we age.

Continued on page 14

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Warning Signs Of Alzheimer's Disease

Continued from page 13

MISPLACING FAMILIAR ITEMS

Alzheimer's – When people with Alzheimer's misplace something, they cannot think about where they saw it last or retrace their steps to discover where it is. In later stages, they may look for something and not know what that is.

Normal Aging – Forgetting where you put your keys is a common problem for all of us. The difference is in the ability to retrace our steps and figure it out.

MOOD SWINGS AND PERSONALITY CHANGES

Alzheimer's – Anxiety and depression are common problems for those with Alzheimer's. It is also typical for them to be suspicious and confused. When these emotions escalate into anger and frustration, they should be considered for treatment.

Normal Aging – As we grow older, we tend to become more regimented, and routine becomes vital. It's normal to feel unhappy when our routine is disturbed.

But in normal aging, this does not typically escalate to acting out.

ERRORS IN JUDGEMENT

Alzheimer's – When a person has Alzheimer's or other dementia, they may forget about personal hygiene. It's typical for them to forget the steps they must take to shave, for instance. These are small errors compared to problems making decisions about money or legal matters, which can also be affected.

Normal Aging – People make errors in the normal aging process and may forget to pay a bill, for example. These occasional errors are not cause for major concern.

If you are not sure if your loved ones are going through regular aging changes or in the beginning stages of Alzheimer's, you can reach out to Lean On Dee and request a consultation. The dementia care check-in service keeps you in touch with the realities your family members or friends may be experiencing. Call 800-413-8733 today and get the support you need. ■

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Year-End Opportunities

Continued from page 3

some losses in their taxable accounts before the end of the year. Recognizing losses can be used to offset gains experience in the portfolio or be used against ordinary income up to \$3,000. This is another topic to discuss with a tax advisor.

Lastly, December is an excellent month to plan for what 2021 might bring. It may be an opportune time to revisit a portfolio's asset allocation with such a quick market recovery. An investor's asset allocation determines the majority of their success in the market. Retirees should make sure their exposure to cash, stocks and bonds aligns with their future needs. They should understand their cash flow requirements for next year and have a game plan for

which account this cash will come from. Be proactive and get prepared; these are two things everyone can do for a less stressful 2021.

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How To Find The Right Senior Living Community

Continued from page 6

dent living and assisted living?

Independent living provides some peace of mind to people who no longer feel comfortable or safe living alone. Some may thrive in this environment, but there are many who may not realize just how much they could benefit from added care. One of the primary benefits of assisted living is that it offers families comfort in knowing that someone is looking out for their loved one 24/7. The best way to decide what is best for you is to schedule a visit to a community and immerse yourself in the setting.

Although tours are now modified, seeing a community firsthand is an important step in envisioning your life as a resident of a senior living com-

munity. Once you've made the decision to move forward, the community should help you step-by-step to meet your needs, and should guide you through the process with compassionate assistance.

At Spring Arbor, the staff is allowing current residents to participate in small group activities, with masks worn and social distancing in place, to encourage socialization and alleviate any feelings of isolation. They feel they can bring meaningful days to their residents. Each day the staff wants to ensure all families and associates that they are committed to the health and wellbeing of each resident who lives at Spring Arbor of Severna Park. Visit today! After all, it's how you live that matters! ■

Caring For Someone With A Complex Illness During The COVID-19 Pandemic

Continued from page 11

your house and you can control your exposure potential. But the stress of being a caregiver is multiplied by the isolation that comes with this unprecedented time.

Here are a few recommendations that might help you and your loved one feel a better sense of control during this pandemic:

- Proactively contact their primary care physician and specialists to ensure you understand how to access their telehealth services to avoid any trips to medical facilities unless necessary. Discuss what circumstances would warrant a 911 call or a hospitalization.
- After conversations with your physician, consider if it is time to reach out for additional help from supportive care (often referred to as palliative care) or hospice care. These professionals can expertly guide you through the potential options should your loved one become ill with COVID-19 within the scope of current illnesses. They can offer support through telehealth, in-person at-home visits if needed, social work and chaplain support,

and inpatient care, if appropriate. To learn more, visit www.getpalliativecare.org or www.nhpco.org/palliative-care-overview/explanation-of-palliative-care.

- Have the conversation. There's no better time than now for those living with complex illness to discuss what the future might look like if they became ill with COVID-19. Create or update an advance directive or medical order of life-sustaining treatment, known as a MOLST, to ensure during a crisis that your wishes are honored. You can learn more about advance directives and planning from www.theconversationproject.org, www.fivewishes.org and www.prepareforyourcare.org, and the MOLST form at www.whymolst.com.

These are scary times for all of us, but especially for those with advanced or complex illnesses. Take advantage of all the support and resources available to you. Being prepared can help you rest easier as we all learn to become more comfortable with the reality of illness and end-of-life during this pandemic. ■

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