



Beware: Gifting Assets Can Affect Medi-Cal Eligibility

California is known for having relatively relaxed rules when it comes to qualifying for Medi-Cal for long term nursing care. It should be noted that if an individual does not qualify for Medi-Cal, they would have to pay out of pocket for their long term nursing care costs, which runs about \$10,000 per month on average. Thankfully, under the rules today, a married couple can qualify for Medi-Cal even if they own a home, have IRA's of any value, and less than \$120,000 in other assets (unmarried individuals can have no more than \$2,000 in other assets). For those married couples who have more than \$120,000 in other assets (or unmarried individuals who have more than \$2,000 in other assets), they may decide to gift their assets to their loved ones during their lifetime in order to transfer these countable resources out of their name and avoid being disqualified for Medi-Cal.

However, when gifting assets, extreme care must be exercised. If an individual gifts more than \$10,298 per day, they may risk triggering a penalty or ineligibility period. For example, a \$500,000 investment account can be legally and entirely transferred out of an individual's name at the rate of \$10,298 per day. However, if the investment account is transferred out of the individual's name all at once, there will be an ineligibility period before the individual can qualify for Medi-Cal (because the amount of the gift exceeded the \$10,298 daily gifting allowance). If you or a loved one are in need of long term nursing care, or may be in the future, keep these gifting rules in mind. We at the Law Office of James F. Roberts and Associates are experienced in assisting clients and their loved ones to qualify for Medi-Cal and would be happy to discuss planning opportunities with you. Schedule a consultation by calling (714) 282-7488.

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Pot Scrubber Pumpkin DIY

For complete instructions:

<https://www.mysoulfulhome.com/pumpkins-scrubbing-pads-repurpose/>

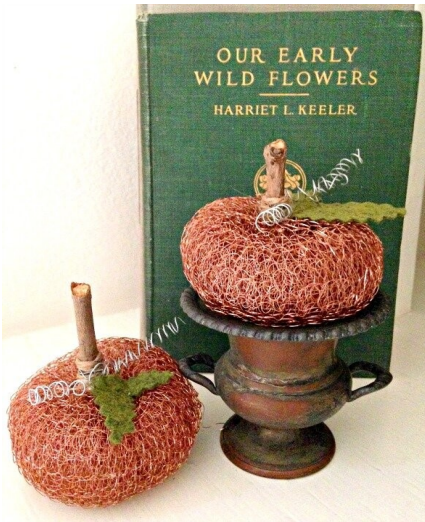
Here is what you need:

- a package or more of copper scrubbing pads - get yours here.
- bits of thin sticks
- scraps of felt
- twine
- wire
- glue
- a thin paint brush



DIRECTIONS:

1. open & fluff up the pads
2. glue a stick to the center of the pad
3. glue twine around base of the stick (optional)
4. wrap site around the end of the think paint brush to create a curly vine
5. remove curled wire from the brush end
6. bend in half, put around the stick/stem and twist
7. cut 2 felt leaves with pinking shears
8. glue leaves to pumpkin
9. let dry



NO BAKE KETO BREAKFAST COOKIES RECIPE

For full instructions:

<https://www.easyketoliving.com/keto-breakfast-cookies-recipe/>

Ingredients

- 1 Cup Flaked Almonds
- 1/2 Cup Shredded Coconut
- 1/2 Cup Peanut Butter
- 1/3 to 1/2 Cup Stevia
- 1/4 Cup Cocoa Powder
- 50g/1.76 ounces Unsalted Butter

OR

- 1/4 Cup Coconut Oil For Dairy Free



DIRECTIONS

- Line a baking tray with well greased baking paper.
- In a bowl, place flaked almonds and coconut and mix well.
- In a small saucepan, combine together the peanut butter, stevia, cocoa powder and butter or coconut oil.
- Place the saucepan over medium heat and stir continuously until the butter has melted and mixture is smooth and creamy.
- Pour the chocolate peanut butter mixture over the almond mixture in the bowl.
- Stir until you have a cookie dough.
- Get out the prepared baking tray and drop a tablespoon per cookie.
- Once the baking tray is filled, move it to the fridge and allow the cookies to harden in the fridge for a few hours.
- Store in the fridge and enjoy.

YOUR ESTATE PLAN DOESN'T CONTROL ALL OF YOUR ASSETS

Many people mistakenly believe that having a trust means that all of their assets will pass in the manner provided under the trust document. While that often is the case, it isn't always the case. This is because many clients have assets such as IRAs, 401ks, Life Insurance and other beneficiary designated accounts and policies that are designated to go to specific individuals, and not the trust. If that's the case, the beneficiary designation form is controlling and whoever is listed on that form will be entitled to the asset upon the owner's death, regardless of the terms of the estate plan.



Therefore, it's important to regularly review the beneficiary designation forms of your various retirement accounts and life insurance policies to ensure that they are consistent with your overall estate planning objectives. In some cases, the beneficiary designation form is intentionally different from the trust document's beneficiaries – and that's alright if it's what the client desires. However, it's always worth reviewing to ensure that those assets will ultimately pass to the proper beneficiaries.

Fall Leaves Candle Decor

For full instructions:

<http://anyonecandecorate.blogspot.com/2012/09/fun-fall-candles-easy-peasy-diy.html>

Start with a hurricane candle trio or you can leave these without the glass if you don't have any available. Using faux battery operated candles that are made from real wax is a great idea. They have a realistic look without the danger of fire.

Use jute twine and faux Fall leaves to bring the look of Fall to these candles.



Free Estate Planning Seminars



We regularly conduct a free estate planning seminar designed to teach about the benefits of creating an estate plan. The seminars are held on-site at our Anaheim office inside of our "classroom" and led by our very own James F. Roberts. We offer light snacks and refreshments to the attendees and the group is often small and intimate, which allows for questions to be asked comfortably and for a very relaxed environment.

Please encourage your loved ones to attend the seminar so that they may learn more about the estate planning process and benefits. We look forward to seeing you and your family, friends, colleagues and neighbors! Please share this event!

Please contact our office at 714-282-7488 for information about the next seminar!



October Family Days are coming up!
Contact our office for more information!



We hope that you have had the very best experience with our firm! And we hope that you would consider referring a friend that we may be able to help the same way we helped you! Getting a referral from a customer gives us a lot of pride! It shows us that we did a good job and our clients appreciate us!



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