

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



Highlands Ranch Library

9292 Ridgeline Blvd,
Highlands Ranch, 80129
Tuesday Nov. 1, 10am-12pm lunch
Monday Nov. 7, 10am-12pm lunch

Koelbel Library

5955 S Holly St,
Greenwood Village, 80121
Wednesday Nov. 2, 10am-12pm lunch
Thursday Nov. 3, 10am-12pm lunch

Lone Tree Library

10055 Library Way,
Lone Tree 80124
Friday Nov. 4, 10am-12pm lunch
Wednesday Nov. 9, 10am-12pm lunch

Charter Financial/Memory Lane

9335 Commerce Center St Unit
B-5, Highlands Ranch, 80129
Saturday Nov. 5, 10am-12pm lunch
Thursday Nov. 10, 6pm-8pm dinner
Saturday Nov. 12, 10am-12pm lunch

Lunch Seminar • Limited Seating

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!!!**