

As you can see, there is a HUGE amount of information that we will be covering in our seminars. I will be teaching all of the classes. I have lived in Mississippi my entire life, and I have been practicing law for over 25 years. I am a Certified Elder Law Attorney and Estate Planning Law Specialist, and hold a Master of Laws in Taxation. All of the attorneys in our law practice exclusively practice in the areas of Wills, Trusts, Estate Planning, and Elder Law.

I sincerely hope that you will be able to attend one of the workshops. Again, **this is VERY IMPORTANT INFORMATION**, and the workshops are FREE. I have listed the times and locations below. You must call and make a reservation if you wish to attend. And, *we have VERY limited seating*; we expect all of the seminars to be totally full. Therefore, if you want to attend one of the seminars, please call as soon as possible to reserve your seat.

**Seating is Very Limited.**  
Please call NOW

Sincerely,  
*Ronald C. Morton*  
Certified Elder Law Attorney

## 4 Free Workshops

WEDNESDAY, JANUARY 29<sup>TH</sup>

### HATTIESBURG

DOUBLETREE  
BY HILTON  
10 GATEWAY DR.  
HATTIESBURG, MS 39402  
10:30 AM

### HATTIESBURG

DOUBLETREE  
BY HILTON  
10 GATEWAY DR.  
HATTIESBURG, MS 39402  
5:30 PM

THURSDAY, JANUARY 30<sup>TH</sup>

### COLUMBIA

MARION COUNTY  
COMMUNITY ROOM  
182 PARTNERSHIP WAY  
COLUMBIA, MS 39429  
10:30 AM

### MCCOMB

HAMPTON INN  
& SUITES  
109 MANISHA DR.  
MCCOMB, MS 39648  
5:30 PM

Refreshments Will Be Served

The first 50 to register will receive a FREE copy of Ron Morton's latest book!

Call our 24-hour reservation  
line to reserve your seat:

**601-988-1725**

or online at [www.TheAssetProtector.com](http://www.TheAssetProtector.com)

**Seating is Very Limited.**  
Please call NOW to reserve your seat.

FREE BACKGROUND INFORMATION AVAILABLE UPON REQUEST

MORTON  
LAW FIRM, PLLC

As Often Seen  
on Local

TV

## What Do the New Federal and State Laws Mean to You?

Under Federal and State laws NOW IN EFFECT, your estate may be financially destroyed by nursing home costs, or if your child or family member has a problem (such as disabilities, bankruptcy, divorce, or creditor's claims). **YOU CAN PROTECT YOURSELF AND YOUR FAMILY.** Please read this letter!



**Ronald C. Morton,**  
Certified Elder Law Attorney\*  
Estate Planning Law  
Specialist\*\*

Dear Friend:

There have been numerous law changes over the past several months that may affect you. Often, we see people who will lose everything they own because they are going into a nursing home. Also, many people are shocked to learn that their assets may end up being totally lost because their children filed bankruptcy, or because the children are on disability or because the children have some other problems (such as divorce or bad student loans). But, there are steps you can take to protect yourself and your family.

I live in Clinton, Mississippi, and I am the founder of Morton Law Firm, PLLC. You may have seen me on television or heard me on the radio answering questions about these law changes, but it's too much information to go over in a letter or an interview. My law firm is hosting FOUR FREE SEMINARS on **Wednesday, January 29th and Thursday, January 30th** to discuss, at length, options you have to protect yourself. This is extremely important information. Please make time to attend one of these FREE classes.

## In the Free Workshops, you will learn about ...

- New Federal Tax Laws and their impact on you and your family
- How you can now avoid the cost, hassle, and expense of Probate
- Ways to make sure your home goes to your family when you die (even if you have an outstanding mortgage)
- How YOUR assets can now be protected if your children file bankruptcy (even if they file bankruptcy after you die)
- How YOUR assets can be totally protected if your children get divorced (even if the divorce takes place after you die)
- How you can leave most of your assets to your family TOTALLY TAX FREE when you die- no income taxes, no capital gains taxes, no estate taxes, or other taxes
- Why relying on BENEFICIARY DESIGNATIONS for retirement accounts may be a terrible mistake
- New steps people may be able to take to help protect assets in case they go into a nursing home, and much, much more.

\*Certified Elder Law Attorney by the National Elder Law Foundation. \*\*Estate Planning Law Specialist by the Estate Law Specialist Board subsidiary of the National Association of Estate Planners & Councils

“Excellent service! It is wonderful to have such a trustworthy, efficient and courteous firm looking after our legal needs.” - Shirley T.

### Learn how, using Mississippi law, you can avoid the cost, hassle and delays of Probate:

Under current Mississippi law, EVERY Last Will and Testament MUST be probated to have any legal effect. Probate usually takes a minimum of 6 months in Mississippi, and the cost may be substantial. In the workshops, I will discuss the latest (and most effective) ways to avoid probate.

### BENEFICIARY DESIGNATIONS MAY NO LONGER WORK for many people under the new laws – Don't Get Trapped:

In a recent court case, the U.S. Supreme Court drastically changed the rules that involve using BENEFICIARIES on retirement accounts, bank accounts, life insurance and other investments. Under the new court ruling, if you named a beneficiary on your retirement, insurance or bank accounts or investments, the person you name as the beneficiary **MAY NOT END UP WITH THE ASSETS!** This is a MAJOR LAW CHANGE. *But, we will explain your options to protect your beneficiaries (even with the new court decision).*

### Will You and Your Family Lose Everything if You Go Into a Nursing Home?

Many experts predict that nursing home costs will continue to increase dramatically in the coming years, even if Obamacare is eventually repealed. In the workshops, we will explain what you may be able to do (*legally and ethically*) to protect your home and other assets. *For most of our clients, we are able to protect the vast majority of their assets, even if they are in a nursing home for many years.*

### You can make sure your children do not lose their inheritances in a Divorce:

In Mississippi, an inheritance is not guaranteed protection from a divorce. That means that, when you die, if your child receives an inheritance, and then your child gets divorced, the inheritance could end up being divided in the divorce if it is not handled properly. In the workshop, we will explain new options to protect your children from this problem.

### New Trust Law in Mississippi:

Mississippi recently adopted a new Uniform Trust Law. Your old Trust may be out-of-date. We will explain your options in the workshop.

### What Happens if You Die and there is a Mortgage on Your Home?

Most people never consider what happens if they die and there is a mortgage on their home. Almost every mortgage requires the mortgage to be paid, in full, when a person dies. You can imagine the hardship this places on a family (often forcing the home to be sold immediately). **This is another MAJOR LAW CHANGE.** We will explain how these rules work in the workshop.

### Dangers of Putting Children's Names on Bank Accounts and Land:

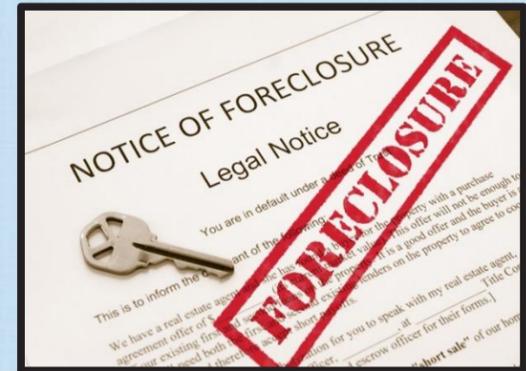
And, here is ANOTHER major change. For the past several years, some people have been adding their children's names to bank accounts and investments, in an attempt to plan for possible disability (or to avoid Probate). Also, some people have re-titled their homes or other property in their children's names. We will explain why it may be EXTREMELY DANGEROUS to do this type of re-titling or gifting.

### Special Benefits for Veterans and Widows of Veterans:

Recent changes in the law are making it much harder to qualify for VA benefits. By using appropriate legal planning, some veterans (and the widows of some veterans) will be able to qualify for financial assistance to help pay for the cost of nursing home care, assisted living care, and even “in home” care, but only if they plan ahead. In the class, a VA Accredited Attorney will explain more about these benefits (and how the right legal planning helps veterans qualify).

### Why Do So Many People Use Trusts and How do Trusts Work?

You have probably heard about some people who used TRUSTS to help them avoid probate, or to minimize taxes, or to shelter their assets so they do not lose everything when they go into a nursing home. There are MANY different types of Trusts, and at our law firm we often use Trusts to help clients. We will explain about different types of Trusts in the workshop. Trusts may be extremely helpful for some families. But, it is important for you to understand the TYPE of Trust that is best for you.



FOLD LINE

As Seen & Heard On:

