

Table of Contents

Elder Law Quick-Start Guide
(see page xxvii at front of book)

Volume 14

CHAPTER 1. SCOPE OF ELDER LAW

A. SCOPE OF ELDER LAW

- § 1:1 What is elder law
- § 1:2 —Disability planning
- § 1:3 —Estate planning
- § 1:4 —Contracts
- § 1:5 —Insurance and government services
- § 1:6 —Real estate
- § 1:7 —Tort law
- § 1:8 —Criminal law
- § 1:9 —Administrative law
- § 1:10 —Taxation
- § 1:11 —Financial planning
- § 1:12 —Referrals to health care professionals
- § 1:13 —Counseling
- § 1:14 —Living arrangements
- § 1:15 Planning for the lifetime needs of the elderly client
- § 1:16 —Identifying specialized federal programs
- § 1:17 —Role of community organizations and charitable agencies
- § 1:18 List of lifetime needs
- § 1:19 —Tools of the trade

B. MULTI-DIMENSIONAL APPROACH

- § 1:20 Referrals to other professionals and in-house integration of multi-disciplinary services
- § 1:21 Referrals from attorney to other professionals—Social workers
- § 1:22 —Gerontologists
- § 1:23 —Mental health professionals
- § 1:24 —Geriatric care managers and “paper children”
- § 1:25 —Financial counselors
- § 1:26 —Funeral service providers
- § 1:27 Liability for referrals

C. DYNAMIC NATURE OF ELDER LAW

- § 1:28 Evolution of the law
- § 1:29 —Euthanasia and assisted suicide
- § 1:30 Medical advancements
- § 1:31 Socio-economic studies
- § 1:32 Effect of the baby boomers

D. OFFICE PRACTICE TIPS

- § 1:33 Location
- § 1:34 Office decor and design
- § 1:35 Attorney's conduct
- § 1:36 Informal client interview
- § 1:37 Fee structuring
- § 1:38 —Fixed-fee billing schedule
- § 1:39 —Time billing
- § 1:40 —Initial consultation fee
- § 1:41 —Community standards
- § 1:42 —Pro bono publico
- § 1:43 Intake memorandum and client interviews

E. MARKETING

- § 1:44 Marketing
- § 1:45 Lectures
- § 1:46 News releases
- § 1:47 News stories
- § 1:48 Newsletters
- § 1:49 Alerts
- § 1:50 Informative letters
- § 1:51 Web page
- § 1:52 Firm brochure

F. FORMS

- § 1:53 Letter to referred professional
- § 1:54 Referral form
- § 1:55 Basic intake memorandum
- § 1:56 Acknowledgment of referral
- § 1:57 Medicaid planning information
- § 1:58 Estate planning intake memorandum
- § 1:59 Letter eliciting lecture dates
- § 1:60 News release
- § 1:61 —Honor received
- § 1:62 News story

TABLE OF CONTENTS

- § 1:63 Advanced health care directives alert
- § 1:64 Information letter
- § 1:65 Firm brochures
- § 1:66 Conflict of interest disclosure
- § 1:67 Disclosure of auxiliary services
- § 1:68 Advanced Care & Estate Planning (Non-Refundable Retainer)
- § 1:69 Analysis and Client Report, Family Asset Protection Planning, Representation and Fee Agreement (Non-Refundable Retainer)
- § 1:70 Estate & Incapacity Planning, Representation and Fee Agreement
- § 1:71 Family Asset Protection Planning Representation and Fee Agreement (Non-Refundable Retainer)
- § 1:72 Legal Services, Representation and Fee Agreement

CHAPTER 2. COMMUNITY RESOURCES FOR THE ELDER LAW ATTORNEY

A. LAYERING RESOURCES FOR THE ELDER LAW CLIENT

- § 2:1 Elder law attorney as social worker
- § 2:2 Hiring a social worker or geriatric care manager
- § 2:3 Affiliating with a social worker or geriatric care manager
- § 2:4 Becoming knowledgeable in community resources
- § 2:5 Meager government resources

B. LIMITING LIABILITY AND CREATING OFFICE PROCEDURES FOR REFERRALS

- § 2:6 Creating a referral directory
- § 2:7 Disclosing the limits of “the list”
- § 2:8 Multiple referrals and best interests
- § 2:9 Malpractice insurance

C. DEVELOPING COMMUNITY RESOURCES

- § 2:10 Elder care resources
- § 2:11 An integrated approach to Elder Law

CHAPTER 3. ETHICAL DUTIES

A. ETHICAL DUTIES OWED TO THE CLIENT

- § 3:1 Rules of professional conduct

- § 3:2 —Scope of representation
- § 3:3 —Communication
- § 3:4 —Conflicts of interest
- § 3:5 — —Competent representation and no gift from client
- § 3:6 — —Demands of the heirs
- § 3:7 — —Auxiliary services
- § 3:8 —Clients under a disability and Clients with
Diminished Capacity
- § 3:9 —Fees

B. CONFIDENTIALITY OF INFORMATION

- § 3:10 Confidentiality of information—Generally
- § 3:11 —Privacy of medical information
- § 3:12 —Duty owed to third persons
- § 3:13 —Duty owed to guardianship ward

C. FORMS

- § 3:14 Disclosure of conflict of interest

CHAPTER 4. REPRESENTING THE TERMINALLY ILL CLIENT

A. REPRESENTING THE TERMINALLY ILL CLIENT

- § 4:1 Lawyer as counselor
- § 4:2 Effect of the client's discomfort
- § 4:3 Assessing psychological factors
- § 4:4 Dealing with the client's mood swings
- § 4:5 Caregivers' compensation
- § 4:6 Euthanasia and assisted suicide
- § 4:7 Autopsy
- § 4:8 Organ donation and funeral plans

B. EMOTIONS OF THE TERMINALLY ILL CLIENT

- § 4:9 On death and dying and elder law
- § 4:10 Denial and isolation
- § 4:11 —Refusal to take legal action
- § 4:12 —Counseling problems
- § 4:13 Anger
- § 4:14 Bargaining
- § 4:15 Depression
- § 4:16 —Identifying depression

TABLE OF CONTENTS

- § 4:17 —Attorney's role as protector
- § 4:18 — —Distinguishing depression from incapacity
- § 4:19 — —Suicide
- § 4:20 Acceptance
- § 4:21 —Characteristic behavior
- § 4:22 —Attorney's role as mediator or emissary

CHAPTER 5. PREVENTING ABUSE AND NEGLECT

A. TYPES OF ABUSE

- § 5:1 Introduction
- § 5:2 —Physical abuse
- § 5:3 —Financial abuse
- § 5:4 —Emotional abuse
- § 5:5 —Neglect

B. RECOGNIZING ABUSE

- § 5:6 Identification of signs of abuse
- § 5:7 —Difficulties in identification
- § 5:8 — —Client's embarrassment
- § 5:9 — —Protection of relatives
- § 5:10 — —Fear of reprisals
- § 5:11 — —Client's lack of proof
- § 5:12 — —Nowhere to run
- § 5:13 — —Fear of incompetency
- § 5:14 —Outward signs of abuse
- § 5:15 — —Marks
- § 5:16 — —Festering wounds
- § 5:17 — —Silence
- § 5:18 — —Twitching
- § 5:19 — —Difficult or fidgety body movements
- § 5:20 — —Depression
- § 5:21 — —Self-deprecation
- § 5:22 — —Appearance
- § 5:23 — —Environment
- § 5:24 — —Refusal to discuss matters
- § 5:25 — —Reclusion

C. REMEDIES

- § 5:26 Seeking redress
- § 5:27 —Rules of Professional Conduct

- § 5:28 — —Confidentiality
- § 5:29 —Reconciling the conflicts
- § 5:30 —Abuse hotline
- § 5:31 —Guardianship
- § 5:32 —Criminal action
- § 5:33 — —Mail fraud scams
- § 5:34 —Civil lawsuits
- § 5:35 Seeking prevention—Informal counsel
- § 5:36 —Help by others
- § 5:37 —Trusts
- § 5:38 —Powers of attorney
- § 5:39 —Bank accounts
- § 5:40 —Personal and community support mechanisms

D. FLORIDA ABUSE STATUTES

- § 5:41 Fla. Stat. Ch. 415
- § 5:42 —Reporting abuse and exploitation
- § 5:43 —Criminal penalties
- § 5:44 — —Failure to report
- § 5:45 — —False reports
- § 5:46 — —Interference with investigation
- § 5:47 — —Confidentiality
- § 5:48 —Criminal abuse, neglect, and exploitation
- § 5:49 —Persons in position of trust and confidence
- § 5:50 —Civil penalties
- § 5:51 —Practical problems on reporting
- § 5:52 Fla. Stat. Ch. 400
- § 5:53 —Florida’s Office of Financial Regulation
- § 5:54 — —Banking, securities, and loans
- § 5:55 Fla. Stat. § 400.0060 et seq—Florida’s Office of
Financial Regulation—Funeral and cemetery
companies
- § 5:56 —Lawyers
- § 5:57 Regulations by DOEA
- § 5:58 Fla. Stat 825.103 exploitation of an elderly person,
vulnerable adult or disabled adult
- § 5:59 The five types of exploitation set out pursuant to Fla.
Stat 825.103 for which injunctive relief can be sought
- § 5:60 Fla. Stat. 825.1035 injunction for protection against
exploitation of a vulnerable adult
- § 5:61 Ex parte injunction and relief

TABLE OF CONTENTS

**CHAPTER 6. GENERAL CONSIDERATIONS
IN ESTATE PLANNING**

A. INTRODUCTION

- § 6:1 Tailoring the estate plan
- § 6:2 —Client's sophistication and capacity
- § 6:3 Judging incapacity
- § 6:4 Tailoring the estate plan—Client's sophistication—
Financial management
- § 6:5 —Family needs, lifestyles, and traditions
- § 6:6 — —Family feuds
- § 6:7 — —"Special" heirs
- § 6:8 — —Handicapped heirs
- § 6:9 —Preserving eligibility for government assistance

B. UNIFIED PLANNING

- § 6:10 Balancing lifetime and post mortem needs in a
uniform plan
- § 6:11 Estate planning options
- § 6:12 Basic information needed to recommend an estate plan
- § 6:13 —Intake memos
- § 6:14 — —Mailing intake questionnaires to the client
- § 6:15 Client interview
- § 6:16 —Identify all possible heirs and adopted or deceased
children
- § 6:17 — —Virtual adoption
- § 6:18 — —"Enoch Arden" decrees
- § 6:19 —Alternative disposition of assets
- § 6:20 —Probate avoidance
- § 6:21 —Estate size
- § 6:22 — —Reducing the taxable estate

C. MARRIAGE ARRANGEMENTS

- § 6:23 Client interview—Avoidance of creditor claims
- § 6:24 Marriage contracts
- § 6:25 —Second and later marriages
- § 6:26 —First marriages
- § 6:27 —Caveat
- § 6:28 —Antenuptial and postnuptial contracts
- § 6:29 —Non-marriage arrangements
- § 6:30 Elective share: Augmented estate
- § 6:31 —Effective date
- § 6:32 —Effect

- § 6:33 —Claim of surviving spouse
- § 6:34 —Exclusions from the marital elective claim
- § 6:35 —Elective share amount
- § 6:36 —Sources from which elective share is payable
- § 6:37 —Liability of direct recipients and beneficiaries
- § 6:38 —Valuation of the property used to satisfy the elective share
- § 6:39 — —Valuation date
- § 6:40 — —Fair market value
- § 6:41 —Other interests
- § 6:42 —Protection of payors and third parties
- § 6:43 —Exercise of right of election
- § 6:44 — —By whom
- § 6:45 — — —Court decision
- § 6:46 — —When exercised
- § 6:47 — — —Withdrawal
- § 6:48 —Order of contribution
- § 6:49 — —Personal representative’s duties
- § 6:50 — —Surviving spouse’s suit
- § 6:51 —Dangers of elective share rights
- § 6:52 — —“Autumn” marriages
- § 6:53 — —“Paper” marriages
- § 6:54 — —Mentally ill spouse
- § 6:55 — —Learning disabled spouse
- § 6:56 — —Surviving spouse as a prey
- § 6:57 — —Short marriages
- § 6:58 — —Children or others in need
- § 6:59 — —Faulty prenuptial agreement
- § 6:60 —Medicaid spouse
- § 6:61 — —Informal agreement
- § 6:62 — —Faulty divorce
- § 6:63 —Avoiding the marital election
- § 6:64 — —Prenuptial or postnuptial agreement
- § 6:65 — —Written consents
- § 6:66 — —Irrevocable trust
- § 6:67 — —Revocable trust
- § 6:68 — —Consent required for revocation
- § 6:69 — —Revocation without the decedent
- § 6:70 — —Give up use and possession
- § 6:71 — —Power of appointment
- § 6:72 — —Create a contingency
- § 6:73 — —Give gifts more than one (1) year prior to death
- § 6:74 — —Transfers not triggered by death
- § 6:75 —Give gifts exempt under gift tax law

TABLE OF CONTENTS

- § 6:76 —Elective share trust or gift to spouse
- § 6:77 — —Qualifying special needs trust
- § 6:78 —Homestead—Election by spouse
- § 6:79 Letter to client explaining estate plans
- § 6:80 Letter to client suggesting investment counsel

D. FORMS

- § 6:81 A sample intake memo for estate planning
- § 6:82 Sample prenuptial agreement
- § 6:83 Sample postnuptial agreement
- § 6:84 Two ways to avoid probate proceedings

E. CHECKLISTS

- § 6:85 Information needed to recommend an estate plan
- § 6:86 Palimony contract
- § 6:87 Letter to doctor asking for competency opinion
- § 6:88 Letter to doctor of client asking for aid

CHAPTER 7. WILLS

A. PURPOSE AND TYPES OF WILLS

- § 7:1 Purpose of a will
- § 7:2 Two types of will

B. VALIDITY OF A WILL

- § 7:3 Who may make a will—Capacity
- § 7:4 — —Maker's signature is required
- § 7:5 — —At least two witnesses required
- § 7:6 — — —Who may witness
- § 7:7 — —Witnesses' affidavits
- § 7:8 — — —Contents of the affidavits
- § 7:9 — — —Obtaining the affidavit
- § 7:10 — —Self-proving will affidavit
- § 7:11 — —Notarization of affidavit
- § 7:12 Validity of a will made in another state

C. AMENDING OR REVOKING A WILL

- § 7:13 Amendments
- § 7:14 Revocation

D. SURVIVING SPOUSE'S SHARE OF THE INTESTATE ESTATE

- § 7:15 Spouse's share

- § 7:16 Shares of other heirs
- § 7:17 Share of the State of Florida

E. SURVIVING SPOUSE'S ELECTIVE SHARE

- § 7:18 Marital election
- § 7:19 Elective share applicable to non-probate assets

F. HEIRS—SPECIAL PROVISIONS

- § 7:20 A will can specify heirs
- § 7:21 Killers
- § 7:22 Pretermitted spouses and children
- § 7:23 “Virtual” adopted children

G. PERSONAL REPRESENTATIVES

- § 7:24 Personal representative's duties
- § 7:25 —Engaging an attorney to handle probate proceeding
- § 7:26 —Marshaling assets
- § 7:27 —Locating heirs
- § 7:28 —Bond
- § 7:29 —Approving papers and settlements
- § 7:30 —Providing information for reports and accountings
- § 7:31 —Paying creditor claims
- § 7:32 —Court order of contribution
- § 7:33 —Distributing the estate's assets to the heirs
- § 7:34 Who may serve as a personal representative
- § 7:35 —Floridians
- § 7:36 —When nonresidents may serve as personal representative
- § 7:37 —Attorneys as personal representatives
- § 7:38 —Corporate trustee
- § 7:39 Statutory preferences as to the appointment of a personal representative
- § 7:40 —Preferred personal representative for testate estates
- § 7:41 —Preferred personal representative for intestate estates
- § 7:42 When a guardian may select the personal representative
- § 7:43 When the court may select the personal representative
- § 7:44 Sample provision: Naming attorney as personal representative
- § 7:45 Who may not serve as personal representative

H. FORMS

- § 7:46 Simple will

TABLE OF CONTENTS

- § 7:47 Testamentary trust
- § 7:48 Sample form of codicil
- § 7:49 Petition to appoint commissioner
- § 7:50 Sworn statement of witnesses as to identity of
signatures
- § 7:51 Order appointing commissioner
- § 7:52 Oath of witness
- § 7:53 Separate revocation document
- § 7:54 Consent to attorney acting as personal representative
- § 7:55 Acknowledgement Pursuant to Florida Statutes,
section Fla Stat. 733.617(8)(a)

CHAPTER 8. PROBATE PROCEEDINGS

A. REASONS FOR AND METHODS OF PROBATE AVOIDANCE

- § 8:1 Clients' concerns and common misconceptions
- § 8:2 —Effect of making a will
- § 8:3 —Effect of the size of the estate
- § 8:4 —Cost and time of probate proceedings
- § 8:5 Probate avoidance: living trust and the “common
property” route

B. ADVANTAGES OF PROBATE PROCEEDINGS

- § 8:6 Oversight mechanisms to monitor personal
representative
- § 8:7 Public statement of decedent's desires
- § 8:8 Assurance that the estate is distributed in a timely
fashion

C. DISADVANTAGES OF PROBATE PROCEEDINGS

- § 8:9 Obtaining proof of payment in a summary
administration
- § 8:10 Costs
- § 8:11 Delayed distribution of assets

D. PURPOSE OF PROBATE; WHEN REQUIRED; ASSETS SUBJECT TO PROBATE

- § 8:12 When probate is required
- § 8:13 —Property held as tenants in common
- § 8:14 —Choses in action
- § 8:15 —Assets held as common property

- § 8:16 —Life insurance proceeds
- § 8:17 Purpose of probate proceedings
- § 8:18 —Proofs—Testate estate
- § 8:19 Effect of intestacy
- § 8:20 —Proofs—Intestate estate

E. INITIATING PROBATE PROCEEDINGS

- § 8:21 Heirs' initial contact with attorney
- § 8:22 Determining if there are probatable assets
- § 8:23 Intake memorandum
- § 8:24 Original will

F. TYPES OF PROBATE PROCEEDINGS

- § 8:25 Effect of the size of the estate and the nature of the estate's assets
- § 8:26 No probate
- § 8:27 —Disposition without administration; asset caps
- § 8:28 —Petition
- § 8:29 — —Contents of the petition
- § 8:30 —Court order authorizing asset distributions
- § 8:31 Summary administration
- § 8:32 —Estates eligible for summary administration
- § 8:33 — —Proof of payment of creditors
- § 8:34 —Petition
- § 8:35 —Petitioners
- § 8:36 —Court order authorizing asset distributions
- § 8:37 —Notice to creditors
- § 8:38 —Attorney required; fees
- § 8:39 Formal administration
- § 8:40 —Commencement
- § 8:41 —Contents of petition
- § 8:42 —Service of petition
- § 8:43 — —Objections
- § 8:44 —Undue influence objection
- § 8:45 —Initial orders
- § 8:46 —Procedure
- § 8:47 — —Notice to creditors
- § 8:48 — — —Specific creditors entitled to notice
- § 8:49 — — —Payment of creditor claims
- § 8:50 — —Notice of administration—Service of the notice of administration
- § 8:51 — —Notice to creditors—Presentment to court
- § 8:52 — —Inventory of assets
- § 8:53 — —Asset administration

TABLE OF CONTENTS

| | |
|--------|--|
| § 8:54 | — — — Bank accounts |
| § 8:55 | — — — Securities |
| § 8:56 | — — — Transfer or sale of real estate |
| § 8:57 | — — — Personal representative's accounts |
| § 8:58 | — — — Payment of bills |
| § 8:59 | — — — Taxes |
| § 8:60 | — — — Final distribution of assets to heirs and beneficiaries |
| § 8:61 | — — Preliminary and final accounting to the court |
| § 8:62 | — Discharge of the personal representative |
| § 8:63 | — Personal representative's bond |
| § 8:64 | — Personal representative's fees and commissions |
| § 8:65 | — — Multiple personal representatives |
| § 8:66 | — — Lawyer as personal representative |
| § 8:67 | — Lawyer's fees |
| § 8:68 | Homestead proceedings |
| § 8:69 | — Purpose |
| § 8:70 | — — Separate marital homesteads |
| § 8:71 | — Procedure when homestead probate is permitted as a separate proceeding |
| § 8:72 | — — Proofs |
| § 8:73 | — — Order |
| § 8:74 | — Procedure when homestead is not permitted as a separate proceeding |
| § 8:75 | — — Procedure |
| § 8:76 | — — Order |
| § 8:77 | Ancillary proceedings for non-residents with assets in Florida |
| § 8:78 | — Who may serve as personal representative |
| § 8:79 | — — Qualified foreign personal representative |
| § 8:80 | — Procedure |
| § 8:81 | Marital election proceedings |
| § 8:82 | Reformation and modification of wills |

G. ELECTRONIC FILING AND SERVICE

| | |
|--------|-------------------|
| § 8:83 | Electronic filing |
| § 8:84 | E-Mail service |

H. FORMS

| | |
|--------|---|
| § 8:85 | Probate information sheet |
| § 8:86 | Sample memorandum to client explaining the nature of summary administration |
| § 8:87 | Memorandum to client explaining the nature of formal administration |

- § 8:88 Sample retainer agreement on formal administration probate proceedings
- § 8:89 Petition and order for use in homestead proceedings
- § 8:90 Petition to use copy in place of last original will for probate
- § 8:91 Notice of hearing on petition to use copy
- § 8:92 Affidavit of no Florida estate tax due
- § 8:93 Petition for formal administration (Florida)
- § 8:94 Notice of petition for formal administration
- § 8:95 Order admitting will to probate and appointing personal representative (Florida)
- § 8:96 Letters of administration (Florida)
- § 8:97 Notice to creditors (Florida)
- § 8:98 Notice to creditors
- § 8:99 Release of claim by creditor
- § 8:100 Estate inventory
- § 8:101 Petition to sell real property (Florida)
- § 8:102 Order authorizing sale of real property (Florida)
- § 8:103 Preliminary account of personal representative(s) (Florida)
- § 8:104 Final accounting of personal representative (Florida)
- § 8:105 Petition for discharge of personal representative (Florida)
- § 8:106 Order discharging personal representative (Florida)
- § 8:107 Petition for personal representative fees (Florida)
- § 8:108 Attorney's certification of death

CHAPTER 9. TITLING ASSETS TO AVOID PROBATE

A. INTRODUCTION

- § 9:1 Commonly held assets
- § 9:2 The four types of assets subject to joint ownership

B. JOINT OWNERSHIP OF BANK ACCOUNTS

- § 9:3 Bank accounts
- § 9:4 —Totten trusts
- § 9:5 — —Access to funds in a Totten trust
- § 9:6 — —Disadvantage of Totten trust
- § 9:7 — — —Beneficiary has no obligation to share
- § 9:8 — — —Beneficiary's death may have unintended results
- § 9:9 —Joint accounts with right of survivorship

TABLE OF CONTENTS

- § 9:10 — —Access to funds during life
- § 9:11 — —Access to funds after death
- § 9:12 — —Disadvantages of joint accounts
- § 9:13 — — —Accessible to creditor claims
- § 9:14 — — —Right to or responsibility for alimony
- § 9:15 — — —Estate plan thwarted
- § 9:16 —Joint accounts under tenancy by the entirety provisions
- § 9:17 —Uniform Gifts to Minors Act
- § 9:18 — —Disadvantages of a gift to minor
- § 9:19 — — —Access to funds at 21
- § 9:20 — — —Complications upon the death of custodian
- § 9:21 — — —Complications upon the death of the minor

C. JOINT OWNERSHIP OF SECURITIES, LIFE INSURANCE AND RETIREMENT ACCOUNTS

- § 9:22 Securities
- § 9:23 —Disadvantages of joint ownership of securities
- § 9:24 — —Capital gains taxes
- § 9:25 — —Transactions require multiple signatures
- § 9:26 —Transfer on death accounts
- § 9:27 Life insurance and retirement accounts

D. TYPES OF DEEDS TO REALTY

- § 9:28 Types of warranties
- § 9:29 —Quit-claim deed
- § 9:30 —Bargain and sale deed
- § 9:31 —Statutory warranty deed

E. JOINT OWNERSHIP OF REALTY

- § 9:32 Real estate
- § 9:33 Joint tenancies
- § 9:34 —Disadvantages of joint tenancies with right of survivorship
- § 9:35 — —Capital gains taxes
- § 9:36 — —Homestead exemption may be diminished or lost
- § 9:37 — —Signatures of all co-owners required for transactions
- § 9:38 Tenancy by the entirety
- § 9:39 —Advantages of a tenancy by the entirety
- § 9:40 Tenancies in common
- § 9:41 Life estate deeds
- § 9:42 —Life estate deed to convey present title to heirs

- § 9:43 — —Advantages of life estate deed to convey present title
- § 9:44 — — —Estate plan can be satisfied
- § 9:45 — — —Homestead exemption preserved
- § 9:46 — — —Capital gains taxes
- § 9:47 — —Disadvantages of life estate deed to convey present title
- § 9:48 — — —Delaying qualification for Medicaid benefits
- § 9:49 — — —Creditor's liens
- § 9:50 — — —Condo requirements
- § 9:51 — — —Transactions require multiple signatures
- § 9:52 — — —Grantor loses control
- § 9:53 “Lady Bird” life estate deeds—Life estate deed to convey future title to heirs
- § 9:54 — —Advantages
- § 9:55 — — —Advantage of preserving eligibility for Medicaid
- § 9:56 — — —Life estate owner retains control
- § 9:57 — — —Homestead exemption preserved
- § 9:58 — — —Protection from creditor claims
- § 9:59 — — —Title insurance
- § 9:60 — — —Condo requirements
- § 9:61 — — —Capital gains taxes
- § 9:62 — — —Eliminates trust ownership problems

F. SURVIVING SPOUSE MARITAL ELECTION

- § 9:63 Generally

CHAPTER 10. REVOCABLE TRUSTS

- § 10:1 Basics of Trusts
- § 10:2 Types of Trusts
- § 10:3 The “Living Trust”
- § 10:4 Governing Law

A. NATURE OF A TRUST TO AVOID PROBATE

- § 10:5 Defining a living trust
- § 10:6 Characteristics of the living trust
- § 10:7 Two Primary Purposes of a living trust
- § 10:8 Defining a living trust—Living trusts distinguished from testamentary trusts
- § 10:9 Parties who create and administer a trust
- § 10:10 —Maker
- § 10:11 Parties who administer a trust—Trustees
- § 10:12 —Beneficiaries

TABLE OF CONTENTS

| | |
|---------|---|
| § 10:13 | Revocability |
| § 10:14 | Irrevocable Trusts and tax treatment, briefly |
| § 10:15 | When the Revocable Trust becomes Irrevocable |
| § 10:16 | The Florida Trust Code (FTC) |
| § 10:17 | Key features of the Florida Trust Code |
| § 10:18 | Representation |
| § 10:19 | Court modification of a trust |
| § 10:20 | Nonjudicial modification of a trust |
| § 10:21 | Decanting of trusts |
| § 10:22 | Decanting of Trusts: The Three Scenarios |
| § 10:23 | Decanting of Trusts: Procedure |
| § 10:24 | Creditor claims |
| § 10:25 | Personal obligations of a trustee |
| § 10:26 | Spendthrift trusts |
| § 10:27 | Self-settled trusts and creditors |
| § 10:28 | Revocation of trusts: Revocation by Trust terms |
| § 10:29 | Revocation of trusts: Revocation by Will |
| § 10:30 | Revocation of trusts: Revocation by intent |
| § 10:31 | Revocation of trusts: Who can revoke |
| § 10:32 | Bonds for trustees |
| § 10:33 | Trustees duties |
| § 10:34 | Loyalty of the trustee |
| § 10:35 | Voidable trustee acts |
| § 10:36 | Informing beneficiaries |
| § 10:37 | Powers to direct trustees |
| § 10:38 | Exculpatory provisions |

B. REASONS FOR USING A LIVING TRUST

| | |
|---------|---|
| § 10:39 | Purpose of a living trust |
| § 10:40 | Advantages of a living trust |
| § 10:41 | —Settlor chooses the trustee |
| § 10:42 | —Trustee's accountability |
| § 10:43 | —Care monitors can direct trustee's administration |
| § 10:44 | —Advisory panel can dictate investment policy |
| § 10:45 | —Trustee's use of funds is restricted |
| § 10:46 | —Protection from creditors' claims |
| § 10:47 | —Trust arrangement as an alternative to guardianship |
| § 10:48 | —Probate avoidance |
| § 10:49 | —Avoiding multiple probate proceedings concerning out-of-state realty |
| § 10:50 | —Probate litigation is avoided |
| § 10:51 | —Protection from nursing home fees |

- § 10:52 —Privacy
- § 10:53 —Marital claims
- § 10:54 —Estate tax planning
- § 10:55 —Income tax planning
- § 10:56 —Selected heirs
- § 10:57 Disadvantages to a living trust
- § 10:58 —Unreliable trustees
- § 10:59 —Legal expense of setting the trust up
- § 10:60 —Client’s reluctance to fund the trust
- § 10:61 —Tax status of an irrevocable trust
- § 10:62 —No closure
- § 10:63 Alternatives to trusts and for which clients are living trusts appropriate
- § 10:64 Explaining Trusts and Wills to the client

C. TRUSTEES

- § 10:65 Two types of trustees
- § 10:66 —Successor trustee
- § 10:67 — —Advantages of selection of a successor trusteeship
- § 10:68 — —Disadvantage of selection of a successor trusteeship
- § 10:69 — — —Proof of incompetence
- § 10:70 —Co-trustees
- § 10:71 — —Advantages
- § 10:72 Selection of a trustee
- § 10:73 —Desirable qualities in a trustee
- § 10:74 — —Geographical location
- § 10:75 —Multiple trustees
- § 10:76 —Corporate trustees
- § 10:77 — —Criteria
- § 10:78 — —Advantages of using a trust company
- § 10:79 — — —Business acumen
- § 10:80 — — —Good accounting and reporting systems
- § 10:81 — — —Investment expertise
- § 10:82 — — —Professionalism
- § 10:83 — — —Honesty
- § 10:84 — —Disadvantages of using a trust company
- § 10:85 — — —Fees
- § 10:86 — — —Empathy is lacking
- § 10:87 — — —Investment styles may differ
- § 10:88 — — —Communication with settlor or beneficiary may be infrequent
- § 10:89 —Attorneys as trustees

TABLE OF CONTENTS

§ 10:90 Acceptance of Trustee

D. ADMINISTRATION

| | |
|----------|---|
| § 10:91 | Stages |
| § 10:92 | Initial administration |
| § 10:93 | —Overseeing proper execution of the trust agreement |
| § 10:94 | —Funding |
| § 10:95 | — —Instructions on funding |
| § 10:96 | — —List of assets |
| § 10:97 | — — —Trustees' use of the list of assets |
| § 10:98 | — —Assets to be placed in the trust's name |
| § 10:99 | — — —Automobile |
| § 10:100 | — — —Personal property |
| § 10:101 | — —Securities |
| § 10:102 | — — —Ease of transaction |
| § 10:103 | — — —Dealings with the issuer or transfer agents |
| § 10:104 | — — —Mailing |
| § 10:105 | — — —Charges |
| § 10:106 | — — —Safety |
| § 10:107 | — — —Reports |
| § 10:108 | — — —Early calls on bonds |
| § 10:109 | — — —Dividends |
| § 10:110 | — — —Only one trustee's signature should be required |
| § 10:111 | — — —Insurance |
| § 10:112 | — —IRA accounts |
| § 10:113 | — —Life insurance |
| § 10:114 | —Separate assets and accounts held as common property |
| § 10:115 | —Real estate |
| § 10:116 | Lifetime administration |
| § 10:117 | —Income taxes |
| § 10:118 | —Accountings from the trustee to the settlor |
| § 10:119 | —Account statements from banks and brokers to the settlor |
| § 10:120 | —Altering the trust agreement |
| § 10:121 | — —Amendments to the trust agreement |
| § 10:122 | — —Amendments to an irrevocable trust |
| § 10:123 | — —Attorney's role in preparing amendments |
| § 10:124 | —Standard for the trustee's investments |
| § 10:125 | — —The prudent investor rules |
| § 10:126 | —Allocation of income and principal |
| § 10:127 | —Adjustments to allocations |

- § 10:128 —Record keeping and reports
- § 10:129 —Delegation of investment functions
- § 10:130 Post-mortem administration
- § 10:131 —Marshaling assets
- § 10:132 — —Assets outside of the trust
- § 10:133 — — —Solely-owned assets
- § 10:134 — — —Common property assets
- § 10:135 —Estate taxes
- § 10:136 — —Tax filings
- § 10:137 — —Tax payments
- § 10:138 —Paying creditors
- § 10:139 — —For a settlor dying prior to notice to creditors—
Effect of probate
- § 10:140 — —Search for settlor’s creditors post-mortem—
Search for specific creditors
- § 10:141 — —When claims are barred
- § 10:142 —Filing a notice of trust
- § 10:143 —Contents of the notice of trust
- § 10:144 —Procedure if probate proceedings have commenced
- § 10:145 —Paying creditors—Liability for failure to file a
notice of trust
- § 10:146 — —Resolution of creditor claims
- § 10:147 — —Payments from the trust
- § 10:148 — —When claims are barred
- § 10:149 — —Limits on the trustee’s liability for payment of
claims
- § 10:150 — —Attorney’s role in providing notice to creditors
- § 10:151 —Income and intangible taxes
- § 10:152 — —Taxes up to date of death
- § 10:153 — —Taxes post-mortem
- § 10:154 —Notification to account holders to use EIN
- § 10:155 —Payment of fees
- § 10:156 —Distribution of the trust assets
- § 10:157 — —Furnishing beneficiaries with copies of the trust
agreement
- § 10:158 — —Accounting to beneficiaries
- § 10:159 — — —Total accounting
- § 10:160 — — —Tax returns
- § 10:161 — —Distributions in cash or in-kind
- § 10:162 —Trustee’s liability on claims for marital election
- § 10:163 —Rule against perpetuities
- § 10:164 —Attorney’s duties in aiding the trustee’s
administration
- § 10:165 — —Resolving creditors’ claims
- § 10:166 — —Accounting and distribution

TABLE OF CONTENTS

- § 10:167 —Attorney's fees
- § 10:168 — —Additional fees
- § 10:169 —Court interpretations
- § 10:170 —Venue
- § 10:171 — —Employment and compensation questions
- § 10:172 Resignation of trustee
- § 10:173 Limitation on proceedings against trustees

E. ADDITIONAL DOCUMENTS: POUR-OVER WILL AND POWER OF ATTORNEY

- § 10:174 Additional documents
- § 10:175 —Pour-over will—Purpose
- § 10:176 — —Provisions
- § 10:177 — —Automobile or motor home
- § 10:178 — —Personalty
- § 10:179 — —Standard provisions
- § 10:180 — —Real estate
- § 10:181 —Power of attorney
- § 10:182 — —Power to fund the trust
- § 10:183 — —Taxes
- § 10:184 — —Contracts
- § 10:185 — —Other matters—Safe deposit boxes
- § 10:186 Beneficiary's power of attorney

F. FORMS

- § 10:187 Form of Single Revocable Living Trust
- § 10:188 Form of Joint Revocable Living Trust
- § 10:189 Form of living trust restatement
- § 10:190 Instruction form
- § 10:191 Asset list
- § 10:192 Form of amendment to living trust
- § 10:193 Sample pour-over will
- § 10:194 Memorandum of trust and durable power of attorney
- § 10:195 Sample letter to trust beneficiary/interim accounting
- § 10:196 Interim accounting
- § 10:197 Sample letter to beneficiaries for final accounting
- § 10:198 Sample form of final accounting
- § 10:199 Form of elective share trust
- § 10:200 Contract with trust advisory panel
- § 10:201 Provision in trust agreement requiring trustees' duties regarding trust advisory panel
- § 10:202 Guidelines for trustees

- § 10:203 Letter to trustee for signature and return of trust agreement
- § 10:204 Deed to trust
- § 10:205 Contract with advisory panel for investment expertise
- § 10:206 Contract with trust protector for special needs trust administration
- § 10:207 Trust provision requiring trustee to seek trust protector's guidance
- § 10:208 Settlor Acknowledgement Pursuant to 736.0708

CHAPTER 11. SPECIAL NEEDS PLANNING FOR PEOPLE WITH DISABILITIES

A. PLANNING ISSUES AND OPTIONS

- § 11:1 Providing for disabled heirs
- § 11:2 —Evaluation of heir's health insurance and financial needs and client's financial position and goals
- § 11:3 —Evaluation of heir's needs and client's financial position—Funding with life insurance proceeds or pooling funds
- § 11:4 Considerations when planning
- § 11:5 —Protecting ill spouse
- § 11:6 — —Qualifying special needs trust
- § 11:7 —Preservation of governmental assistance benefits
- § 11:8 — —Nonfinancial social service assistance
- § 11:9 —Asset management
- § 11:10 —Support mechanisms
- § 11:11 —Lifetime aid
- § 11:12 Choices available to the client
- § 11:13 —Disinherit disabled heir
- § 11:14 —Outright bequest to the heir
- § 11:15 —Bequest to another with instructions to provide for the needy heir
- § 11:16 —Special needs trust
- § 11:17 — —Special needs provisions
- § 11:18 — —Appointing a trustee
- § 11:19 — —Administration of the trust
- § 11:20 — —Structure of the trust
- § 11:21 Court creation of special needs trust
- § 11:22 Funding of special needs trust
- § 11:23 "Pooled" trust
- § 11:24 Decanting special needs trusts

B. FORMS

- § 11:25 Sample revocable special needs trust form (providing

TABLE OF CONTENTS

- for lifetime of settlor with residuary trust for the disabled heir)
- § 11:26 Sample irrevocable special needs trust for disabled heir alone
- § 11:27 Instructions for trustees of supplemental needs trusts
- § 11:28 Petition for creation of special needs trust in guardianship proceedings
- § 11:29 Petition for creation of special needs trust in trial court
- § 11:30 Petition for creation of special needs trust in probate court
- § 11:31 Sample friends and family letter form
- § 11:32 Sample third party irrevocable special needs trust funding instructions
- § 11:33 “Springing” special needs language

CHAPTER 12. THE FEDERALLY TAXABLE ESTATE AND STATE TAX CONSIDERATIONS

A. OVERVIEW OF TRANSFER TAX LAWS

- § 12:1 Purpose
- § 12:2 Four types of transfer taxes
- § 12:3 —Applicable to inter vivos and post-mortem transfers
- § 12:4 —Gratuitous transfer required
- § 12:5 Capital gains taxes on homesteads
- § 12:6 Inheritance taxes

B. ESTATE TAXES

- § 12:7 When applicable; who is liable
- § 12:8 Florida’s estate tax
- § 12:9 —State death tax credit
- § 12:10 Defining the gross estate
- § 12:11 —Inclusions in the gross estate
- § 12:12 —Exclusions from the gross estate
- § 12:13 — —Discretionary payments
- § 12:14 — —Life estates
- § 12:15 —Deductions from the gross estate
- § 12:16 — —Expenses, indebtedness and taxes
- § 12:17 — —Losses
- § 12:18 — —Unlimited charitable deduction
- § 12:19 — —Unlimited marital deduction
- § 12:20 — — —Terminable interests

C. GIFT TAXES

- § 12:21 Overview

- § 12:22 Who is liable for gift tax
- § 12:23 What constitutes a gift
- § 12:24 —Personal services are excluded from gift tax
- § 12:25 —Effect of a disclaimer
- § 12:26 —Incomplete gifts
- § 12:27 —Exchanges for consideration
- § 12:28 —Involuntary transfers
- § 12:29 Annual exclusion
- § 12:30 —Lifetime exclusion
- § 12:31 —Future interests
- § 12:32 —Married couples
- § 12:33 Unlimited marital and charitable deductions
- § 12:34 Unlimited gifts for medical or educational expense
- § 12:35 —Exclusion limited to unreimbursed tuition and medical expenses
- § 12:36 —Payments made to fulfill a legal obligation; support payments

D. GENERATION-SKIPPING TRANSFER TAX (GST TAX)

- § 12:37 Purpose
- § 12:38 Definitions
- § 12:39 —Skip person
- § 12:40 — —Non-linear beneficiaries
- § 12:41 —Transferor
- § 12:42 When a GST occurs
- § 12:43 —Taxable distribution
- § 12:44 —Taxable termination
- § 12:45 —Direct skips
- § 12:46 Exceptions to GST tax
- § 12:47 —Medical or educational expenses
- § 12:48 —Transfers of property which was subject to prior tax within the same generation which does not have the effect of avoiding GST tax
- § 12:49 Exemption
- § 12:50 Tax rate
- § 12:51 Who is liable for the tax
- § 12:52 —Skip person is liable for tax on distributions
- § 12:53 —The trust is liable for taxable terminations
- § 12:54 —Transferor is liable on direct skips

E. VALUATION OF TAXABLE TRANSFERS AND TRUST ASSETS

- § 12:55 Fair market value

TABLE OF CONTENTS

- § 12:56 —Valued as of date of transfer
- § 12:57 — —When valued for gift tax
- § 12:58 — —When valued for estate tax
- § 12:59 — — —Alternate valuation date
- § 12:60 — — —Inter vivos transfers
- § 12:61 Valuation formulas
- § 12:62 —Amount of the trust principal
- § 12:63 —Value of improvements
- § 12:64 —Actuarial valuation of annuities, etc
- § 12:65 —Accrued income on a transferred asset
- § 12:66 —Market price of real property
- § 12:67 —Farmland and real property held in connection
with a closely held business
- § 12:68 —Capitalization of earnings method
- § 12:69 —Stock
- § 12:70 — —Publicly traded securities
- § 12:71 — —Closely held securities

F. TAX COMPUTATION

- § 12:72 Unified tax rate schedule
- § 12:73 Unified gift tax credit (applicable exclusion amount)
- § 12:74 Estate taxation
- § 12:75 Tax rates
- § 12:76 Gift taxes
- § 12:77 Capital gains taxes
- § 12:78 —Capital gains tax computations
- § 12:79 Gift tax computation
- § 12:80 Estate tax computation
- § 12:81 Generation-skipping transfer tax computation
- § 12:82 —Inclusion ratio

G. ESTATE TAX AVOIDANCE

- § 12:83 Reducing the size of the estate
- § 12:84 —Gifts
- § 12:85 — —Annual and lifetime exemptions
- § 12:86 — —Considerations when instituting a gift program
- § 12:87 — — —Small estate
- § 12:88 — — —Donor's life expectancy
- § 12:89 — — —Donor's need for income
- § 12:90 — — —Donees' trustworthiness; creditors
- § 12:91 — — —Capital gains taxes
- § 12:92 Reduce value of estate assets
- § 12:93 —A-B trusts (credit shelter trusts)

- § 12:94 — — If spouse gets all
- § 12:95 — — Small estates
- § 12:96 — — Trust income
- § 12:97 — — Trust principal
- § 12:98 — — Power of appointment
- § 12:99 — — Terminable interest
- § 12:100 — — — Terminable interest with power of appointment
- § 12:101 — — Forms of A-B trust
- § 12:102 — — Qualified terminable interest property trust (QTIP trust)
- § 12:103 — — Comparing a QTIP trust to an A-B trust
- § 12:104 — — — Terminable interest that qualifies for the marital deduction
- § 12:105 — — — Limited power of appointment granted to spouse
- § 12:106 — — — Spouse receives income
- § 12:107 — — — Principal distributions are restricted
- § 12:108 — — — Tax deferral benefits
- § 12:109 — — QTIP election
- § 12:110 — — Advantages of a QTIP trust
- § 12:111 — — Disadvantages of QTIP trusts
- § 12:112 — — Other considerations in making the QTIP election
- § 12:113 — — — Tax liability of surviving spouse
- § 12:114 — — QTIP trust may be in the form of a testamentary or living trust
- § 12:115 — — Combined QTIP and credit shelter trust
- § 12:116 — — Crummey trust
- § 12:117 — — Purpose
- § 12:118 — — How to use a Crummey trust to qualify for the gift tax exclusion
- § 12:119 — — — Irrevocable trust
- § 12:120 — — — Independent trustee
- § 12:121 — — — Beneficiaries
- § 12:122 — — — Beneficiary's rights
- § 12:123 — — — Assets in the trust
- § 12:124 — — Beneficiary's gift tax peril
- § 12:125 — — Life insurance trust
- § 12:126 — — Purposes
- § 12:127 — — Setting up the trust
- § 12:128 — — — Funding the trust with second-to-die insurance
- § 12:129 — — Settlor must relinquish all incidents of ownership

TABLE OF CONTENTS

| | |
|----------|---|
| § 12:130 | —Independent trustee |
| § 12:131 | —Using insurance proceeds to pay estate tax |
| § 12:132 | —Pitfalls |
| § 12:133 | —Document the Crummey powers |
| § 12:134 | —Withdrawals |
| § 12:135 | —Getting insurance |
| § 12:136 | —Charitable remainder trust (CRT) |
| § 12:137 | —Advantages |
| § 12:138 | —Capital gains tax |
| § 12:139 | —Income taxes |
| § 12:140 | —Estate taxes |
| § 12:141 | —Diversification |
| § 12:142 | —Publicity |
| § 12:143 | —Life insurance |
| § 12:144 | —Disadvantages |
| § 12:145 | —Ceding control |
| § 12:146 | —Heirs lose the donated assets |
| § 12:147 | —Expected decreases in charitable giving |
| § 12:148 | —Types of CRTs |
| § 12:149 | —Charitable remainder annuity trust (CRAT) |
| § 12:150 | —Charitable remainder unitrust (CRUT) |
| § 12:151 | —Criteria for setting up a valid CRT |
| § 12:152 | —Irrevocable trust |
| § 12:153 | —Payout rates |
| § 12:154 | —Income period |
| § 12:155 | —Income beneficiary |
| § 12:156 | —Trustee |
| § 12:157 | —Ultimate distribution |
| § 12:158 | —Costs of preparing the trust agreement |
| § 12:159 | —Tax considerations |
| § 12:160 | —Charitable deduction |
| § 12:161 | —Planning considerations |
| § 12:162 | —Using a CRT to shelter an IRA |
| § 12:163 | GRITs, GRATs, GRUTs, PRITs and QPRITs |
| § 12:164 | —Purpose: Estate freeze |
| § 12:165 | —IRC Chapter 14, Section 2702 |
| § 12:166 | —Definitions |
| § 12:167 | —Applicable family member |
| § 12:168 | —Grantor's family members |
| § 12:169 | —Interest in trust |
| § 12:170 | —Qualified interest |
| § 12:171 | —GRIT |
| § 12:172 | —GRAT |
| § 12:173 | —GRUT |

- § 12:174 — —Valuation
- § 12:175 — —Appreciation
- § 12:176 —Estate tax considerations for GRATs and GRUTs if grantor dies within trust term
- § 12:177 — —GRIT consequences
- § 12:178 — —GRAT and GRUT consequences
- § 12:179 —Other considerations for use of GRITs, GRATs, GRUTs
- § 12:180 — —Payout rate
- § 12:181 — —Appreciation
- § 12:182 — —High income
- § 12:183 —Personal residence trusts
- § 12:184 — —Advantages
- § 12:185 — —Definition of personal residence
- § 12:186 — —Types of personal residence trusts
- § 12:187 — —Personal residence trust (PRT)
- § 12:188 — — —Single residence as the trust's only asset
- § 12:189 — — —Effect of sale or other transfer
- § 12:190 — — —Replacement residence
- § 12:191 — — —Qualified personal residence trust (QPRT)
- § 12:192 — — —Personal residence as the trust asset
- § 12:193 — — —Other trust assets
- § 12:194 — — —Distributions of income and principal
- § 12:195 — — —Payoff
- § 12:196 — — —Conversion
- § 12:197 — —Comparison of PRT to QPRT

H. TO TAX PLAN OR NOT

- § 12:198 Estate tax planning in view of changing tax law

I. APPENDIX

- § 12:199 Table of estate tax credit

J. FORMS

- § 12:200 Provision for distribution of trust
- § 12:201 QTIP trust provisions
- § 12:202 Form of Crummey trust
- § 12:203 Life insurance trust form for benefit of a spouse and children
- § 12:204 Sample form for charitable remainder annuity trusts (CRATs)
- § 12:205 Sample form for charitable remainder unitrusts

TABLE OF CONTENTS

**CHAPTER 13. FUNDING RETIREMENT
WITH INVESTMENTS AND REAL ESTATE**

A. INVESTMENTS AND ANNUITIES

- § 13:1 Investments
- § 13:2 —Common investment strategy
- § 13:3 Annuities
- § 13:4 —Deferred annuity
- § 13:5 —Immediate annuity
- § 13:6 —Taxes
- § 13:7 —Disadvantages of annuities

**B. USING REAL ESTATE TO GENERATE
RETIREMENT FUNDS**

- § 13:8 Reverse Mortgage and Federally Backed Reverse
Mortgages (HECM)
- § 13:9 Reverse mortgages—Purpose
- § 13:10 —Common threads
- § 13:11 — —When due
- § 13:12 — —Limited liability
- § 13:13 — —Loan based on equity
- § 13:14 — —Rising debt
- § 13:15 — —Lump sum loan advance
- § 13:16 —Choice of cash benefits
- § 13:17 — —Credit line
- § 13:18 — —Tenure monthly advances
- § 13:19 — —Term monthly advances
- § 13:20 — —Lump sum
- § 13:21 —Costs
- § 13:22 — —Annuity
- § 13:23 — —Total annual loan cost (TALC) rate
- § 13:24 —Rules of thumb
- § 13:25 — —Family homestead
- § 13:26 — —Existing mortgages
- § 13:27 — —Short residency expected
- § 13:28 — —Gambling
- § 13:29 — —Credit line remainder
- § 13:30 — —Sale or mortgage
- § 13:31 — —Monthly advances
- § 13:32 — —Lump sum
- § 13:33 — —Reinvesting proceeds
- § 13:34 — —Fixed term
- § 13:35 —Effects on government benefits

- § 13:36 — —Loan amount not income
- § 13:37 — —Immediate annuity
- § 13:38 — —Deferred annuity
- § 13:39 —Hidden problems
- § 13:40 Viatical settlements
- § 13:41 Sale-lease back
- § 13:42 —How it works
- § 13:43 — —Benefits to retiree
- § 13:44 — —Benefits to buyer
- § 13:45 — —Finding an investor
- § 13:46 —Provisions
- § 13:47 — —Loan term
- § 13:48 —Tax implications for retiree
- § 13:49 —Real estate taxes
- § 13:50 —Medicaid
- § 13:51 Real estate sales/leases

C. JOBS AND “SIDELINES”

- § 13:52 Preplanning

CHAPTER 14. SOCIAL SECURITY AND PRIVATE PENSIONS

A. THE SOCIAL SECURITY SYSTEM

- § 14:1 Overview of the Social Security system
- § 14:2 —Funding through FICA
- § 14:3 — —Regressive tax
- § 14:4 — —Other funding issues
- § 14:5 Who is eligible for benefits
- § 14:6 —Workers who are not covered
- § 14:7 —Retirement age
- § 14:8 —Work required for full coverage—40 quarters of coverage (QCs)
- § 14:9 — —Reduced benefits if less than 40 QCs
- § 14:10 — —Exception for nonprofit organization workers
- § 14:11 — —Military service
- § 14:12 —Spouses
- § 14:13 — —Definition
- § 14:14 — —Effect of divorce
- § 14:15 —Widows and widowers
- § 14:16 — —Death benefit
- § 14:17 —Children
- § 14:18 —Parents

TABLE OF CONTENTS

- § 14:19 Benefit computation
- § 14:20 —Average monthly earnings (AIME) determination
- § 14:21 —Primary insurance amount (PIA) determination
- § 14:22 —Increased benefits if retirement delayed
- § 14:23 —Cost of living increases
- § 14:24 Benefit limits
- § 14:25 —Family maximum
- § 14:26 —Multiple benefits
- § 14:27 —Early retirement will decrease benefits
- § 14:28 —Excess earnings reduce benefits for persons under normal retirement age
- § 14:29 — —Rate of reduction of benefits
- § 14:30 — —Earnings computation
- § 14:31 —Complete loss of benefits
- § 14:32 Application for benefits
- § 14:33 Benefit payments
- § 14:34 Taxation
- § 14:35 Administrative and court reviews
- § 14:36 —Attorney's fees

B. RAILROAD RETIREMENT PENSIONS

- § 14:37 Railroad retirement pensions
- § 14:38 —Types of benefits available
- § 14:39 —Benefit amounts
- § 14:40 —Spouse's benefit amount
- § 14:41 —Survivor's amounts
- § 14:42 —Taxation of benefits
- § 14:43 Eligibility
- § 14:44 —Employees who are eligible for Tier I and Tier II benefits
- § 14:45 —Employees eligible for disability pension
- § 14:46 —Employees eligible for the supplemental pension
- § 14:47 —Spouses
- § 14:48 —Children
- § 14:49 —Post-mortem benefits
- § 14:50 — —Surviving spouse
- § 14:51 — —Children
- § 14:52 — —Parents
- § 14:53 — —Eligibility for a lump sum

C. FEDERAL CIVIL SERVICE RETIREMENT PROGRAMS

- § 14:54 Federal civil service retirement programs

- § 14:55 —Employment before January 1, 1984
- § 14:56 —Employment after December 31, 1983
- § 14:57 Civil service plan benefits
- § 14:58 —Immediate retirement benefits
- § 14:59 —Deferred benefits
- § 14:60 —Disability benefits
- § 14:61 —Surviving spouse’s eligibility
- § 14:62 —Former spouses’ eligibility
- § 14:63 —Benefit amount—Employee
- § 14:64 — —Cap
- § 14:65 — —Survivors
- § 14:66 —Cost of living increases (COLA)
- § 14:67 —Lump sum benefits
- § 14:68 —Benefit reductions
- § 14:69 Federal Employee Retirement System (FERS) plan
- § 14:70 —Eligibility
- § 14:71 —Contributions and deductions
- § 14:72 —Benefits
- § 14:73 — —Surviving spouse
- § 14:74 — —Disability
- § 14:75 — —Health insurance

D. PRIVATE EMPLOYMENT RETIREMENT AND PENSION PLANS

- § 14:76 Employee Retirement Income Security Act (ERISA)
- § 14:77 —Not covered by ERISA
- § 14:78 —Two types of ERISA plans
- § 14:79 —Defined benefit plans security benefits
- § 14:80 —Defined benefit plans employer liability
- § 14:81 —DBP investment protection
- § 14:82 —Defined Contribution Plans (DCPs) security
- § 14:83 —DCP employee prudence
- § 14:84 —DCP liabilities
- § 14:85 —Qualified plans
- § 14:86 — —Time of distribution
- § 14:87 — — —Vesting; normal retirement age
- § 14:88 — — —Early retirement
- § 14:89 — — —Termination
- § 14:90 — — —Required distribution
- § 14:91 — — —Death benefits
- § 14:92 — —Form of distribution
- § 14:93 —Income taxes
- § 14:94 —Excise taxes
- § 14:95 —IRA rollover

TABLE OF CONTENTS

- § 14:96 —Qualified domestic relations order (QDRO)
- § 14:97 Failure of pension company

E. INDIVIDUAL RETIREMENT ACCOUNTS

- § 14:98 Compensation and contributions to DBP or DCP
- § 14:99 Individual retirement accounts
- § 14:100 —The SECURE Act
- § 14:101 —Amount of contribution
- § 14:102 —Earnings
- § 14:103 —Kinds of IRAs
- § 14:104 — —Traditional IRAs
- § 14:105 — —Individual retirement account—Trustee or custodian
- § 14:106 — —Individual retirement annuity
- § 14:107 — —Simplified Employee Pension (SEP)
- § 14:108 — — —Qualified employees
- § 14:109 — — —Employer contributions
- § 14:110 — — —Amount of employer’s contribution
- § 14:111 — — —Tax treatment
- § 14:112 — — —SEP forms
- § 14:113 —Prohibited transactions
- § 14:114 —Inherited IRAs
- § 14:115 —Required distributions
- § 14:116 —Computation of required distribution
- § 14:117 —Beneficiaries
- § 14:118 —Inheritance beneficiaries
- § 14:119 Income and estate tax planning
- § 14:120 —Tax implications of naming a spouse as beneficiary
- § 14:121 —Children or others as beneficiaries
- § 14:122 —QTIP trusts as beneficiary
- § 14:123 —Credit shelter trusts as beneficiary
- § 14:124 —Charity as beneficiary
- § 14:125 —Charitable remainder trust as beneficiaries
- § 14:126 Gifts using retirement funds
- § 14:127 Effect of the generation skipping tax
- § 14:128 Marital election rights

CHAPTER 15. VETERANS’ BENEFITS

- § 15:1 Types of veteran’s benefits
- § 15:2 —Information
- § 15:3 —Eligibility
- § 15:4 — —Active service in the armed forces
- § 15:5 — — —Wartime service

- § 15:6 — —Discharge classification
- § 15:7 — —Service-related disability/exacerbation of pre-existing injury due to service related causes
- § 15:8 — — —Prisoners of war
- § 15:9 — — —Disability or death was not due to willful misconduct or “vicious habits”
- § 15:10 — — —Ratable disability
- § 15:11 —Disability benefits
- § 15:12 — —Taxes
- § 15:13 — —Compensation rates
- § 15:14 — —Additional payment
- § 15:15 — —Special disability compensation eligibility
- § 15:16 — —No retirement pay
- § 15:17 — —Dependents
- § 15:18 — —Other disability benefits
- § 15:19 — — —Specially adapted homes
- § 15:20 — — —Automobiles
- § 15:21 — — —Clothing
- § 15:22 —Pension
- § 15:23 — —Eligibility
- § 15:24 — —Net Worth and Income for Veterans Affairs Purposes (IVAP)
- § 15:25 — —Maximum annual rates effective December 1, 2017
- § 15:26 — —Reduction while in nursing home or domiciliary
- § 15:27 — —Protected programs
- § 15:28 —Survivor benefits
- § 15:29 — —Service-connected disability death
- § 15:30 — —Death due to nonservice connected cause
- § 15:31 — —Spouse
- § 15:32 — —DIC payments rates (2017)
- § 15:33 — —DIC for parents of military service members who died in the line of duty or veterans whose death resulted from a service-related injury or disease
- § 15:34 — —DIC for children
- § 15:35 — —Aid and attendance
- § 15:36 — —Pension
- § 15:37 —Burial benefits
- § 15:38 — —Eligibility
- § 15:39 — —Burial Allowance
- § 15:40 —Health care benefits
- § 15:41 — —Mandatory
- § 15:42 — —Discretionary
- § 15:43 — —Priorities in health care

TABLE OF CONTENTS

| | |
|---------|---|
| § 15:44 | — — —Income counted |
| § 15:45 | — —Nursing home coverage |
| § 15:46 | — — —Eligibility |
| § 15:47 | — — —Income eligibility |
| § 15:48 | — — —Term |
| § 15:49 | — —Domiciliary care |
| § 15:50 | — —Outpatient treatment |
| § 15:51 | — — —Eligibility |
| § 15:52 | — — —Female |
| § 15:53 | — — —Pharmacy services |
| § 15:54 | — — —Dental treatment |
| § 15:55 | — — —Persian Gulf Syndrome, agent orange and ionizing radiation |
| § 15:56 | — — —“Beneficiary” travel |
| § 15:57 | — — —Counseling programs |
| § 15:58 | — — —Prosthetic devices |
| § 15:59 | — — —Blind aids and services |
| § 15:60 | — — —Readjustment counseling |
| § 15:61 | — —The Veteran Directed Care program (VDC) |
| § 15:62 | —State veterans benefits—Real estate tax reductions |
| § 15:63 | —Protective legislation |
| § 15:64 | — —Powers of attorney |
| § 15:65 | — —Lawsuits |
| § 15:66 | — —Guardianship |
| § 15:67 | —Legacy Appellate procedure for VA decision dated before February 19, 2019 |
| § 15:68 | —Appellate procedure—Chain of appeal |
| § 15:69 | — — —Local VA office |
| § 15:70 | — — —Board of Veterans’ Appeals (BVA) |
| § 15:71 | — — —Court of Veterans’ Appeals |
| § 15:72 | — — —U.S. Court of Appeals for the Federal Circuit |
| § 15:73 | — — —U.S. Supreme Court |
| § 15:74 | — —Basis of appeal |
| § 15:75 | — — —Total or “partial appeal” |
| § 15:76 | — — —Medical care decisions |
| § 15:77 | — —Timing of appeal |
| § 15:78 | — — —Notice of Disagreement (NOD) |
| § 15:79 | — — —Where to file the NOD |
| § 15:80 | — —Working with the regional |
| § 15:81 | — —Statement of the Case (SOC) |
| § 15:82 | — —Substantive appeal |
| § 15:83 | — — —Requesting a hearing |
| § 15:84 | — — —What to include in an appeal |
| § 15:85 | — —Supplemental Statement of the Case (SSOC) |

- § 15:86 — —Extensions
- § 15:87 — —Newly discovered evidence
- § 15:88 — —Docket call
- § 15:89 — — —Time of completion
- § 15:90 — — —Expedited docket call
- § 15:91 — —Personal hearings
- § 15:92 — — —Local office hearing
- § 15:93 — — —BVA hearing
- § 15:94 — —90-day rule
- § 15:95 — — —Request a hearing
- § 15:96 — — —Submit evidence
- § 15:97 — — —Designate or change representative
- § 15:98 — — —File for extension
- § 15:99 — —Staff attorneys v. board members
- § 15:100 — —Decision of the BVA
- § 15:101 — — —Appealable order
- § 15:102 — — —Remands
- § 15:103 — — —Supplemental statement of the case
- § 15:104 — —Ways to avoid remand
- § 15:105 — — —New issues
- § 15:106 — — —New evidence
- § 15:107 — —Appealing the BVA decision
- § 15:108 — — —Motion to reconsider
- § 15:109 — — —Re-opening of case
- § 15:110 — — —Time to appeal
- § 15:111 — — —Notice of appeal
- § 15:112 — —If you disagree with VA decision dated on or
after February 19, 2019 now referred to as the
decision review process
- § 15:113 — —U.S. Court of Appeals for Veterans Claims
- § 15:114 — —Missed Deadline to File
- § 15:115 — —Appellate procedure- an existing legacy claim or
appeal

CHAPTER 16. SUPPLEMENTAL SECURITY INCOME AND SOCIAL SECURITY DISABILITY INSURANCE

A. SUPPLEMENTAL SECURITY INCOME

- § 16:1 Supplemental Security Income (SSI)
- § 16:2 —Administration of SSI program
- § 16:3 —Eligibility for SSI
- § 16:4 — —Age 65 or older

TABLE OF CONTENTS

| | |
|---------|--|
| § 16:5 | — —Blind |
| § 16:6 | — —Disabled |
| § 16:7 | — — —Addicts |
| § 16:8 | —Eligibility of aliens |
| § 16:9 | — —Qualified aliens |
| § 16:10 | — —Sponsor’s income |
| § 16:11 | — —Medicaid |
| § 16:12 | — —Absences from U.S |
| § 16:13 | —What constitutes income |
| § 16:14 | —Earned income |
| § 16:15 | — —Exclusions from earned income |
| § 16:16 | — — —Income earned by blind and disabled children attending school |
| § 16:17 | — — —Work expenses incurred in connection with a disability |
| § 16:18 | — — —Work expenses incurred by a blind person under an SSA plan to achieve self-support (PASS) |
| § 16:19 | —Unearned income |
| § 16:20 | — —Exclusions from unearned income |
| § 16:21 | —General exclusions from earned and unearned income |
| § 16:22 | — —Loan proceeds |
| § 16:23 | —In-kind support and maintenance (ISM) |
| § 16:24 | — —Definition of ISM shelter expenses |
| § 16:25 | —In-kind payments—Shelter—Live-in benefits trigger the one-third reduction rule |
| § 16:26 | — —Exclusions from one-third reduction rule |
| § 16:27 | — — —Entering a convalescent or nursing home reduces benefits |
| § 16:28 | —“Deemed” income |
| § 16:29 | — —Effect of spouse’s or parent’s income |
| § 16:30 | —Resources |
| § 16:31 | — —What constitutes a resource |
| § 16:32 | — — —Income conversion |
| § 16:33 | — — —Cash accounts |
| § 16:34 | — — —Litigation awards |
| § 16:35 | —Excluded resources—Special needs trust |
| § 16:36 | —Special needs trust—Excluded resources |
| § 16:37 | —Amount of benefits |
| § 16:38 | —Qualification despite excess resources |
| § 16:39 | —Transfer of resources prior to eligibility |
| § 16:40 | —Special needs trust |
| § 16:41 | —Same-sex marriages |

B. SOCIAL SECURITY DISABILITY INSURANCE (SSDI)

- § 16:42 Social Security Disability Insurance (SSDI)
- § 16:43 —Eligibility
- § 16:44 — —Under age 66
- § 16:45 — —Insured status under Social Security Act
- § 16:46 — —Disability
- § 16:47 — — —Five month statutory waiting period
- § 16:48 — — —Five step sequential evaluation process
- § 16:49 — — —Availability of other work
- § 16:50 — — —Step 3—The listing of impairments and proof
- § 16:51 — —Arduous 35 year labor
- § 16:52 — —Blindness
- § 16:53 —Termination of benefits
- § 16:54 — —Age 66 or death
- § 16:55 — —Disability ends
- § 16:56 — —Appealing a termination
- § 16:57 —Benefit amount
- § 16:58 —Medicare

C. APPLICATION FOR BENEFITS

- § 16:59 Application process for SSI and SSDI
- § 16:60 —Information presented
- § 16:61 — —Proof of age
- § 16:62 — —Impairment information
- § 16:63 — — —Detailed medical reports
- § 16:64 — — —Detailed lab findings and co-workers' reports
- § 16:65 — —Citizenship status information
- § 16:66 — —Financial information for SSI or for SSI/SSDI
- Concurrent Claims

D. APPEALING THE DENIAL OR SUSPENSION OF BENEFITS

- § 16:67 Appeals process
- § 16:68 —Phase one—Reconsideration
- § 16:69 —Phase two—Hearing
- § 16:70 —Phase three—Appeals Council review
- § 16:71 —Phase four—Judicial review
- § 16:72 — — —Expedited court review for constitutional questions
- § 16:73 —Matters not subject to appeal
- § 16:74 —Attorney fees

TABLE OF CONTENTS

- § 16:75 — —Fees held in trust account; expense reimbursements
- § 16:76 — —Contingency contract
- § 16:77 — —Hourly rate
- § 16:78 — —Appeal of fee decision
- § 16:79 New POMS provision—Legal fees clarification
- § 16:80 — —When the SSA must authorize legal fees—In connection with a claim
- § 16:81 — —When the SSA does not need to authorize legal fees
- § 16:82 — —When the SSA must authorize legal fees—In connection with a claim—Ambiguity

CHAPTER 17. EXEMPTION FROM STATE INTANGIBLE AND REAL PROPERTY TAXES

A. INTANGIBLE TAXES

- § 17:1 Florida intangible tax repealed
- § 17:2 Intangible personal property taxes
- § 17:3 —Nature
- § 17:4 —Annual tax return
- § 17:5 — —Exception
- § 17:6 — —Payment
- § 17:7 — —Tax rate
- § 17:8 — — —Personal representatives, receivers, guardians, custodians and other fiduciaries
- § 17:9 — — —Individuals
- § 17:10 —Examples of taxable intangible personal property
- § 17:11 —Examples of assets that are not taxable
- § 17:12 —Valuation
- § 17:13 —Enforcement
- § 17:14 — —Criminal penalties
- § 17:15 — —Interest on untimely filings
- § 17:16 — —Delinquency penalty
- § 17:17 — —Penalty payment for untimely filings and omissions
- § 17:18 —Amnesty programs

B. REAL ESTATE TAXES

- § 17:19 The real estate tax system
- § 17:20 —Taxing districts
- § 17:21 —Tax year
- § 17:22 —Payment

- § 17:23 — —Deferral if entitled to homestead exemption
- § 17:24 — —Liens against the property; delinquency
- § 17:25 —Exemptions
- § 17:26 — —Application for an exemption
- § 17:27 —Homestead exemption
- § 17:28 — —Beneficial title
- § 17:29 — — —Trusts
- § 17:30 — —Proof of residence required
- § 17:31 — — —Certificate of domicile
- § 17:32 — —Additional reduction in assessed value for widows, widowers, the blind and disabled
- § 17:33 —Exemption for totally and permanently disabled persons
- § 17:34 — —Certificate
- § 17:35 —Exemption for disabled veterans
- § 17:36 —Additional homestead exemption for persons 65 and older
- § 17:37 —Disputes
- § 17:38 Portability of “Save our Homes” protection in the “Super Homestead”

C. INCOME AND ESTATE TAXATION IN OTHER STATES

- § 17:39 State income and estate taxes
- § 17:40 Florida’s tax haven
- § 17:41 Proof of Florida domicile

D. FORMS

- § 17:42 Certificate of disability

CHAPTER 18. MEDICARE AND HEALTH INSURANCE

A. MEDICARE

- § 18:1 Introduction
- § 18:2 Eligible persons
- § 18:3 —Age 65
- § 18:4 —People with disabilities
- § 18:5 —Voluntary purchase of coverage
- § 18:6 —State payments for qualified Medicare beneficiaries (QMBs) and special low income Medicare beneficiaries (SLMBs)
- § 18:7 Benefits

TABLE OF CONTENTS

| | |
|---------|--|
| § 18:8 | —Part A—Hospital insurance benefits |
| § 18:9 | — — —Benefit periods |
| § 18:10 | — — —Inpatient hospital care |
| § 18:11 | — — — —Covered services |
| § 18:12 | — — — —Medicines |
| § 18:13 | — — — —Patient’s expense |
| § 18:14 | — — — —Psychiatric hospital care |
| § 18:15 | — — —Skilled nursing facility (SNF) |
| § 18:16 | — — — —Definition of “skilled” care |
| § 18:17 | — — — —Amount of benefits |
| § 18:18 | — — — —Patient’s expenses |
| § 18:19 | — — —Home health care |
| § 18:20 | — — — —Benefits |
| § 18:21 | — — — —Homebound care |
| § 18:22 | — — — —Patient’s expenses |
| § 18:23 | — — —Hospice services |
| § 18:24 | — — — —Benefits |
| § 18:25 | — — — —Patient’s expenses |
| § 18:26 | —Part B—Voluntary coverage |
| § 18:27 | — — —Eligibility |
| § 18:28 | — — —Benefits provided |
| § 18:29 | — — — —Outpatient hospital costs |
| § 18:30 | — — — —X-rays and laboratory tests |
| § 18:31 | — — — —Ambulance services |
| § 18:32 | — — — —Durable medical apparatus |
| § 18:33 | — — — —Drugs and biologicals |
| § 18:34 | — — — —Physicians |
| § 18:35 | — — — —Therapy |
| § 18:36 | — — — —Mammograms and pap smears |
| § 18:37 | — — — —Dressings and splints |
| § 18:38 | — — — —Prosthetic devices |
| § 18:39 | — — — —Rural claims services |
| § 18:40 | — — — —Dialysis |
| § 18:41 | — — — —Inoculations |
| § 18:42 | — — — —Prostrate cancer screening |
| § 18:43 | — — — —Colorectal cancer screening |
| § 18:44 | — — — —Diabetes monitoring |
| § 18:45 | — — — —Bone mass measurement |
| § 18:46 | — — —Patient’s deductible and expenses |
| § 18:47 | Additional Part B Benefits |
| § 18:48 | Benefits—Part B—Voluntary coverage—Patient’s deductible and expenses—Services abroad |
| § 18:49 | — — — —“Free” services |
| § 18:50 | — — — —Services provided by relatives |

- § 18:51 — — — —Health services required by war
- § 18:52 — — — —Checkups
- § 18:53 — — — —Eyeglasses
- § 18:54 — — — —Dentists
- § 18:55 — — — —Hearing aids
- § 18:56 — — — —Immunizations
- § 18:57 — — — —Cosmetic surgery
- § 18:58 — — — —Self-administered drugs
- § 18:59 — — — —Workmen’s compensation
- § 18:60 — — — —Auto accidents
- § 18:61 — — — —Employee health plans
- § 18:62 —Cost cutting features
- § 18:63 — —Only approved amounts are paid
- § 18:64 — — —Assignments limits fees
- § 18:65 — —Diagnostic related groups (DRGs) limit coverage
- § 18:66 — —Deductibles, coinsurance and premiums
- § 18:67 —Processing of claims
- § 18:68 — —Part A procedures
- § 18:69 — —Part B procedures
- § 18:70 Medicare Part C (a/k/a Medicare Advantage—
Formerly known as Medicare + Choice program)
- § 18:71 — —Types of plans
- § 18:72 — — —Coordinated care plans
- § 18:73 — — —Private fee-for-service plan
- § 18:74 — — —Who may enroll in Part C plans
- § 18:75 — — —Grievance procedures
- § 18:76 Medicare Quality of Care and the Affordable Care Act
- § 18:77 ACA provisions—Medicare—Quality of care
improvements—Hospital value-based purchasing
program
- § 18:78 — — —Physician quality reporting system
- § 18:79 — — —“Five star” bonus plan
- § 18:80 — — —Accountable care organizations
- § 18:81 — — —Electronic Health Records (EHR)

B. MEDICARE SUPPLEMENT INSURANCE (MEDIGAP)

- § 18:82 Medicare Part D (prescription drug plan)
- § 18:83 Medicare Part D (a/k/a prescription drug plan)—
Eligibility
- § 18:84 Medicare Part D (prescription drug plan)—Costs
- § 18:85 —Costs and disadvantages
- § 18:86 —Subsidies
- § 18:87 Medigap insurance

TABLE OF CONTENTS

| | |
|----------|---|
| § 18:88 | —Tax deductions |
| § 18:89 | Standardized Medigap plans |
| § 18:90 | —Plan A |
| § 18:91 | — —Coinsurance |
| § 18:92 | — —Reserve-day coinsurance |
| § 18:93 | — —All hospital gap expenses |
| § 18:94 | — —Blood |
| § 18:95 | — —Medicare Part B coinsurance and mental health services |
| § 18:96 | —Plan B |
| § 18:97 | —Plan C |
| § 18:98 | —Plan D |
| § 18:99 | — —Some Plan C coverage |
| § 18:100 | — —Costs of at-home assistance |
| § 18:101 | —Plan E |
| § 18:102 | —Plan F |
| § 18:103 | —Plan G |
| § 18:104 | —Plan H |
| § 18:105 | —Plan I |
| § 18:106 | —Plan J |
| § 18:107 | —Extra coverage |
| § 18:108 | Medigap select |
| § 18:109 | —Premium payments |

C. OTHER INSURANCE

| | |
|----------|--|
| § 18:110 | Hospital indemnity insurance |
| § 18:111 | Specified disease insurance |
| § 18:112 | Employer health plans |
| § 18:113 | —Advantages |
| § 18:114 | — —No waiting period for coverage |
| § 18:115 | — —Lower premium costs |
| § 18:116 | — —All employees entitled to same benefits |
| § 18:117 | — —Continuance of coverage after retirement |
| § 18:118 | —Coverage under Medicare and group plan |
| § 18:119 | — —Medicare Part A payments |
| § 18:120 | — —Medicare Part B payments |
| § 18:121 | — —Medicare coverage if group plan fails to pay |
| § 18:122 | Member group insurance plans |
| § 18:123 | Attorney's role in securing health insurance benefits for the client |
| § 18:124 | Attorney's role—Appealing Medicare eligibility or coverage |
| § 18:125 | — —Part A appeals |
| § 18:126 | Medical income tax deductions |

CHAPTER 19. AMERICANS WITH DISABILITIES ACT

A. PROTECTIONS AFFORDED BY THE ADA

- § 19:1 Scope of the ADA
- § 19:2 —Effect on state and local governments
- § 19:3 Persons protected; definition of disability
- § 19:4 —Limited performance of major life activities
- § 19:5 —Aged persons
- § 19:6 Discrimination in employment
- § 19:7 —Employers affected
- § 19:8 —Screening employees for disability
- § 19:9 —Reasonable accommodations are required
- § 19:10 Access to transportation
- § 19:11 Access to public accommodations
- § 19:12 Availability of telecommunications devices for the deaf (TDD)

B. IMPLEMENTATION AND ENFORCEMENT

- § 19:13 Implementation by various federal agencies
- § 19:14 Administrative or judicial enforcement
- § 19:15 Judicial enforcement instructions

CHAPTER 20. OLDER AMERICANS ACT & OTHER GOVERNMENT PROGRAMS FOR SENIORS

A. PURPOSE AND ADMINISTRATION

- § 20:1 Purpose of the Older Americans Act
- § 20:2 Administration
- § 20:3 —Funding
- § 20:4 —State agency: Department of Elder Affairs (DOEA)

B. SCOPE OF THE OLDER AMERICANS ACT

- § 20:5 Specific programs

C. OTHER PROGRAMS FOR SENIORS

- § 20:6 Community Care for the Elderly (CCE) Program
- § 20:7 CCE Eligibility requirements
- § 20:8 Alzheimer's Disease Initiative
- § 20:9 Eligibility

TABLE OF CONTENTS

- § 20:10 ADI Services
- § 20:11 Home Care for the Elderly (HCE)
- § 20:12 General Eligibility Criteria
- § 20:13 The RELIEF Program
- § 20:14 General eligibility criteria:

Volume 15

CHAPTER 21. GENERAL CONSIDERATIONS WHEN PLANNING FOR INCAPACITY

A. INTRODUCTION

- § 21:1 Defining incapacity
- § 21:2 Practice of preventive law

B. PLANNING FOR FINANCIAL AND PERSONAL SECURITY

- § 21:3 Goals of planning for incapacity
- § 21:4 —Client's financial security
- § 21:5 — —Investments
- § 21:6 — —Insurance
- § 21:7 — —Government benefits
- § 21:8 — — —Special needs trusts
- § 21:9 — —Caregivers' financial security
- § 21:10 —Client's personal security
- § 21:11 — —Support mechanisms; guardians
- § 21:12 — —Support providers
- § 21:13 — —Freedom from abuse
- § 21:14 — —Environment
- § 21:15 Particular needs to be considered
- § 21:16 —Financial protection
- § 21:17 —Financial management
- § 21:18 —Health care decisions
- § 21:19 —At-home care
- § 21:20 —Respite services
- § 21:21 —Supervision of client in nursing home
- § 21:22 —Social interaction

C. OTHER PROFESSIONALS

- § 21:23 Psychological aid

- § 21:24 Interdisciplinary approach
- § 21:25 —Geriatric care managers
- § 21:26 —Gerontologists
- § 21:27 —Psychological professionals
- § 21:28 —Social workers
- § 21:29 —Morticians
- § 21:30 —Financial advisors—Money buys care
- § 21:31 —Tax advisors

D. SPECIFIC PLANNING TOOLS

- § 21:32 Planning tools
- § 21:33 —Trusts
- § 21:34 —Powers of attorney
- § 21:35 —Health care surrogates
- § 21:36 —Guardianship
- § 21:37 —Administrative action
- § 21:38 —Criminal proceedings
- § 21:39 —Civil suit

CHAPTER 22. CHOOSING THE RESIDENTIAL SETTING

A. OPTIONS AND CONSIDERATIONS

- § 22:1 Attorney's role
- § 22:2 Access to physicians' services
- § 22:3 Residential choices
- § 22:4 Choosing to remain at home
- § 22:5 —Nurses' aides
- § 22:6 — —Advantages
- § 22:7 — —Disadvantages
- § 22:8 —Charity help
- § 22:9 —Geriatric care management
- § 22:10 —Family or friends
- § 22:11 —Home health care providers
- § 22:12 —Home furnishings and layout
- § 22:13 Assisted living facilities (ALFs)
- § 22:14 —ALF specialty licenses
- § 22:15 Living with relatives
- § 22:16 Continuing care retirement communities
- § 22:17 Choice of facilities under HMOs

B. EVALUATING THE CLIENT'S CAPABILITIES

- § 22:18 Assessment formula

TABLE OF CONTENTS

C. SENIOR COMMUNITIES

- § 22:19 Introduction
- § 22:20 Federal Housing for Older Persons Act of 1995
- § 22:21 —Criteria
- § 22:22 —Difficult to challenge
- § 22:23 —Reasons for restrictions
- § 22:24 Senior citizen community criteria

D. FORMS

- § 22:25 Assessment of capability
- § 22:26 Contract for care services (non–Medicaid qualifications)
- § 22:27 Contract for housing/care services

CHAPTER 23. REGULATION OF NURSING HOMES AND ASSISTED LIVING FACILITIES

A. OVERVIEW OF THE REGULATION OF NURSING HOMES AND OTHER LONG-TERM CARE FACILITIES

- § 23:1 Introduction
- § 23:2 —Florida’s findings
- § 23:3 Woes of nursing homes
- § 23:4 Causes of litigation
- § 23:5 Gay elders neglected
- § 23:6 Long-term care ombudsman council
- § 23:7 —Administration; ombudsman
- § 23:8 —Duties
- § 23:9 —Response to complaints
- § 23:10 —Facilities required to notify residents of LTCOC
- § 23:11 —Penalties for interference with ombudsman

B. REGULATION OF NURSING HOMES

- § 23:12 Licensing and operation of nursing homes
- § 23:13 —Civil enforcement
- § 23:14 — —Election
- § 23:15 — —Statutory remedy
- § 23:16 — —Medical malpractice
- § 23:17 — —Restrictions on punitive damages
- § 23:18 — —Considerations of trial judge on punitive damages
- § 23:19 — —Attorney’s fees

- § 23:20 — —Negligence definition
- § 23:21 — —Licensing
- § 23:22 — —Resident rights
- § 23:23 — —Rules and regulations
- § 23:24 — —Notification of room change
- § 23:25 — —Resident's access to the facility's inspection reports
- § 23:26 — —Civil and religious liberties
- § 23:27 — —Privacy
- § 23:28 — —Dignity
- § 23:29 — —Abuse prohibited
- § 23:30 — —Communication; visiting hours
- § 23:31 — —Access to the resident by others
- § 23:32 — —Grievances
- § 23:33 — —Resident groups
- § 23:34 — —Activities and services
- § 23:35 — —Financial affairs
- § 23:36 — —Possessions
- § 23:37 — —Health care services
- § 23:38 — —Choice of physician
- § 23:39 — —Information concerning the resident's medical condition
- § 23:40 — —Right to refuse treatment
- § 23:41 — —Bed reservations in the event of hospitalization
- § 23:42 — —Discharge or transfer
- § 23:43 — —Nursing home management
- § 23:44 — —administrator
- § 23:45 — —Physician for regular and emergency services
- § 23:46 — —Emergency medication kit
- § 23:47 — —Residents' access to health-related services
- § 23:48 — —Safe and sanitary premises
- § 23:49 — —Food service
- § 23:50 — —Records
- § 23:51 — —Personnel records
- § 23:52 — — —Certified personnel required
- § 23:53 — —Care and treatment records
- § 23:54 — —Contracts with residents
- § 23:55 — —Facility prohibited from acting as trustee
- § 23:56 — —Inspection comparisons

C. REGULATION OF ASSISTED LIVING FACILITIES

- § 23:57 Assisted living facilities
- § 23:58 —Standards of operation

TABLE OF CONTENTS

| | |
|---------|---|
| § 23:59 | —Extended congregate care services |
| § 23:60 | — —Physical environment |
| § 23:61 | — —Staffing |
| § 23:62 | — —Nurses |
| § 23:63 | — —Staff training |
| § 23:64 | — —Dignity |
| § 23:65 | — —Resident's choices |
| § 23:66 | — —Criteria for residency |
| § 23:67 | —Caring for patients with Alzheimer's disease |
| § 23:68 | —Contracts with residents |
| § 23:69 | —Resident's bill of rights |
| § 23:70 | —Civil actions |
| § 23:71 | Other facilities |
| § 23:72 | Competition among hospitals, nursing homes and ALFs |
| § 23:73 | Medicaid ALF—Waiver program |
| § 23:74 | Attorney's role |
| § 23:75 | —Who may bring cause of action |

D. APPENDIX

| | |
|---------|----------------------------|
| § 23:76 | AHCA staffing requirements |
|---------|----------------------------|

CHAPTER 24. LONG-TERM CARE INSURANCE

A. USING LONG-TERM CARE INSURANCE IN PLANNING FOR INCAPACITY

| | |
|---------|--|
| § 24:1 | Introduction |
| § 24:2 | —Governing law |
| § 24:3 | Types of coverage |
| § 24:4 | —In-home care |
| § 24:5 | —Assisted living |
| § 24:6 | —Nursing home care |
| § 24:7 | —Tie-in policies |
| § 24:8 | —Partnership policies |
| § 24:9 | —Partnership policy eligibility criteria |
| § 24:10 | —Considerations prior to purchase |
| § 24:11 | — —Cost |
| § 24:12 | —Tax break |
| § 24:13 | —Pre-existing condition |
| § 24:14 | —Age |
| § 24:15 | —Restrictive definitions |
| § 24:16 | Coverage—Under-coverage |

- § 24:17 —Quality of the insurer
- § 24:18 Types of coverage—Quality of the insurer—Ratings
- § 24:19 — —Rating services

B. EVALUATING SPECIFIC FEATURES OF A LONG-TERM CARE POLICY

- § 24:20 Recommended features
- § 24:21 —Term
- § 24:22 —Term of coverage—Lifetime coverage
- § 24:23 —Non-cancellation
- § 24:24 —Waiting period
- § 24:25 — —New waits
- § 24:26 —Nursing home restrictions
- § 24:27 —Pre-existing condition
- § 24:28 —Condition verification
- § 24:29 —Prior institutionalization
- § 24:30 —Right to return
- § 24:31 —Medicare benefits
- § 24:32 —Cost of living increases
- § 24:33 —Cognitive deficiencies
- § 24:34 —ADLs
- § 24:35 —Assisted care
- § 24:36 —Waiver of premium
- § 24:37 —Home health care
- § 24:38 —Per day benefits
- § 24:39 Conflicts of interest

C. FORMS

- § 24:40 Long-term Care Insurance Memorandum for Client

CHAPTER 25. MEDICAID

A. OVERVIEW OF MEDICAID

- § 25:1 Purpose of Medicaid
- § 25:2 The Deficit Reduction Act (DRA)—Introduction
- § 25:3 —Public policy
- § 25:4 —Substance of changes
- § 25:5 —Gifting
- § 25:6 — —Increase to the look-back period
- § 25:7 — —Change to penalty start date
- § 25:8 — —Effective date and penalty divisor
- § 25:9 —Hardship waivers
- § 25:10 —Annuities—Generally

TABLE OF CONTENTS

- § 25:11 — —Traditional Single Premium Immediate Annuities (SPIAs)
- § 25:12 — —“Balloon” annuities no longer permitted
- § 25:13 —Income-first rule
- § 25:14 —Homestead equity rule
- § 25:15 —CCRC entrance fees
- § 25:16 Misconceptions about Medicaid
- § 25:17 —Only the aged qualify for Medicaid benefits
- § 25:18 —Aged persons come to Florida to take advantage of Medicaid
- § 25:19 —Wealthy people take advantage of Medicaid
- § 25:20 Misconceptions about the attorney’s role
- § 25:21 —Opportunities for pro bono publico services

B. FLORIDA’S ELDER CARE PUBLIC ASSISTANCE PROGRAMS

- § 25:22 Administration of Medicaid by federal and local authorities
- § 25:23 Medicaid benefits
- § 25:24 —Temporary Aid for Needy Families (TANF)
- § 25:25 —Refugee Assistance Program (RAP)
- § 25:26 —SSI-related programs
- § 25:27 — —Institutionalized Care Program (ICP)
- § 25:28 — —Home and Community Based Services (HCBS)
- § 25:29 — —HCBS criteria
- § 25:30 — — —AL Medicaid waiver and the Long-Term Diversion Program and the transition to Managed Care
- § 25:31 — — —Project AIDS care
- § 25:32 — — —Developmental services
- § 25:33 — — —Aged/disabled adults
- § 25:34 — — —Brain and spinal cord injury
- § 25:35 Program of All-Inclusive Care for the Elderly (PACE)—Medicare and medicaid program
- § 25:36 Medicaid benefits—Non-HCBS community Medicaid programs
- § 25:37 Non-Medicaid assistance: Optional State Supplementation (OSS)
- § 25:38 —Eligibility
- § 25:39 —Benefits
- § 25:40 Non-Medicaid assistance: Home Care for the Elderly and Disabled (HCE)
- § 25:41 Availability of Medicaid waiver programs
- § 25:42 Effectiveness of Medicaid waivers for community-based services

- § 25:43 Waitlists for waiver programs
- § 25:44 Medicaid managed care: implementation
- § 25:45 Medicaid managed care—Delivery of services
- § 25:46 —Enrollment

C. THE MEDICAID APPLICATION PROCESS

- § 25:47 Overview of the application process; request for assistance
- § 25:48 —Time allowed for decisions on applications
- § 25:49 —Application date determines entitlement date
- § 25:50 —Documents requested
- § 25:51 —Proof of citizenship required
- § 25:52 — —Proofs of citizenship
- § 25:53 —Alien status
- § 25:54 —Other miscellaneous documentation required
- § 25:55 — —Social Security number
- § 25:56 — —Residency in Florida
- § 25:57 — — —Proof of residency
- § 25:58 — — —Temporary absences
- § 25:59 — —Proof of identity and age
- § 25:60 Disclosing financial records
- § 25:61 —Particular financial records disclosure
- § 25:62 Applying for all other available benefits

D. HEARINGS

- § 25:63 Purpose of a hearing
- § 25:64 —Right to and request for hearing
- § 25:65 — —Hearing assistance
- § 25:66 — —Time limit for the request
- § 25:67 — —Supervisory review of the request; optional conference
- § 25:68 —Continuance of benefits
- § 25:69 —Notice of hearing
- § 25:70 —Conduct of hearing
- § 25:71 —Decision
- § 25:72 —Further appeals

E. STATE'S POWER TO RECOVER FUNDS AND TO PENALIZE FRAUD

- § 25:73 Mandated recovery procedures
- § 25:74 —State's claim against the Medicaid recipient's estate
- § 25:75 —State's right to recover from third parties
- § 25:76 Claims against third parties when Medicaid recipient dies

TABLE OF CONTENTS

- § 25:77 Fraud
- § 25:78 —Fraudulent conveyance
- § 25:79 —Provider fraud
- § 25:80 —Federal criminalization unconstitutional

F. REASONS FOR MEDICAID PLANNING

- § 25:81 Necessity for planning ICP Medicaid eligibility
- § 25:82 —Medicare and insurance provide insufficient coverage
- § 25:83 — —Difficulties with long-term care insurance
- § 25:84 —Limits on veterans' benefits
- § 25:85 —Expense of paying out-of-pocket
- § 25:86 — —Impoverishment
- § 25:87 — — —Community spouse resource allowance may be inadequate
- § 25:88 —Supplementing Medicaid coverage with private funds
- § 25:89 —Preserving an inheritance for heirs
- § 25:90 —Marital election share claim

G. INITIAL PLANNING CONSULTATION

- § 25:91 Initial Medicaid planning consultation with the client
- § 25:92 —Identify the client's needs and goals
- § 25:93 — —Medicaid benefits are inappropriate for wealthy clients
- § 25:94 — — —Comprehensive care is available for private pay clients
- § 25:95 — — —Higher taxes and expenses
- § 25:96 —Review alternative living arrangements
- § 25:97 —Consider move closer to children/caregivers
- § 25:98 —Explain the disadvantages of Medicaid
- § 25:99 — —Red tape
- § 25:100 — —Limits on medical services
- § 25:101 — —Restrictions on choice of health care providers
- § 25:102 — —Limited number of Medicaid beds in nursing homes
- § 25:103 — —Managed care
- § 25:104 — —ALF waiver shortages—Discrimination against Medicaid customer
- § 25:105 — —Medicaid benefits may be broader in another state
- § 25:106 — —Quality of care
- § 25:107 — —Law and regulation changes

- § 25:108 Intake procedure
- § 25:109 —Evaluation of client’s health
- § 25:110 —Signatory capabilities
- § 25:111 —Consideration of family dynamics
- § 25:112 —Explanation of attorney’s fees
- § 25:113 —Review documents required for application; five year look-back period
- § 25:114 —Explain assignment of right to third party payment for medical care
- § 25:115 —Explain effect of receipt of Medicaid on Medicare coverage
- § 25:116 —Explain effect of receipt of Medicaid on the estate of the first spouse to die

H. ELIGIBILITY CRITERIA

- § 25:117 Eligibility criteria for ICP Medicaid and Diversion program
- § 25:118 —Assessment of appropriate placement and level of care
- § 25:119 — —CARES team or doctor determines nursing home care required
- § 25:120 — —CARES team determines nursing home care required—CARES team criteria; activities of daily living (ADLs)
- § 25:121 Effect of same-sex marriage on Medicaid eligibility

I. CALCULATING AND MANAGING INCOME FOR ELIGIBILITY

- § 25:122 Exceeding the income cap causes disqualification
- § 25:123 —Other Medicaid benefits still available
- § 25:124 —When income may be retained above the income cap
- § 25:125 All available income is counted; transfers of income and assets are permitted
- § 25:126 —Income from jointly owned assets
- § 25:127 —Adding deductions back into certain payments
- § 25:128 —Infrequent or irregular income
- § 25:129 —Inheritances
- § 25:130 —Alimony and support
- § 25:131 —Social Security benefits
- § 25:132 —VA payments
- § 25:133 —Life insurance proceeds and death benefits
- § 25:134 —Vendor payments are excluded
- § 25:135 —Deductions from income

TABLE OF CONTENTS

- § 25:136 —Rental income deductions are allowed
- § 25:137 —In-kind benefits are excluded
- § 25:138 —Exclude assistance from government agencies
- § 25:139 —Other exclusions
- § 25:140 Community spouse may have unlimited income
- § 25:141 Minimum Monthly Maintenance Income Allowance (MMMIA)
- § 25:142 Community Spouse Income Allowance (CSIA)

J. METHODS FOR REDUCING EXCESS INCOME

- § 25:143 Qualified Domestic Relations Orders (QDRO) and Qualified Income Trusts
- § 25:144 Spouse's right to pension funds under a Qualified Domestic Relations Order (QDRO)
- § 25:145 —Procedure to obtain a QDRO
- § 25:146 — —Obtain information from the pension company
- § 25:147 — —Confirm that the spouse qualifies for a QDRO
- § 25:148 — —Contact with pensioner
- § 25:149 — —File suit against the pensioner
- § 25:150 — —Answer
- § 25:151 — —Hearing
- § 25:152 Qualified Income Trust (QIT)
- § 25:153 —Creation by Medicaid applicant or applicant's agent
- § 25:154 —Requirements; DCF approval
- § 25:155 — —Trust funds must be used to reimburse the state on death of Medicaid recipient
- § 25:156 — —Accounting to DCF
- § 25:157 — —Amending the trust
- § 25:158 — —Income subject to the trust
- § 25:159 — —Funding the QIT; minimum balances preferred
- § 25:160 — —Payments from the trust

K. FURTHER ADJUSTMENTS TO INCOME AFTER MEDICAID ELIGIBILITY IS ESTABLISHED

- § 25:161 Patient's responsibility for certain costs
- § 25:162 Personal needs allowance (PNA)
- § 25:163 Adjusting the Community Spousal Resource Allowance (CSRA) to attain the minimum monthly maintenance income allowance (MMMIA)
- § 25:164 Community Spouse Income Allowance (CSIA)
- § 25:165 —Excess shelter costs
- § 25:166 Assets allowed to the non-institutionalized spouse; Spousal Impoverishment Act

- § 25:167 —Computing the Community Spousal Resource Allowance (CSRA)
- § 25:168 — —Raising the CSRA
- § 25:169 — — —How to do so
- § 25:170 —Effect of assets over the CSRA on eligibility
- § 25:171 Assets allowed to the institutionalized spouse
- § 25:172 When assets are valued
- § 25:173 Countable assets
- § 25:174 —Liquid assets
- § 25:175 —Disposable assets
- § 25:176 —Value of property subject to good faith effort to sell
- § 25:177 —Equity value
- § 25:178 —Future interests
- § 25:179 —Life estates
- § 25:180 —Proceeds from asset sales; insurance proceeds
- § 25:181 —Bank accounts
- § 25:182 — —Effect of joint ownership of account
- § 25:183 — — —Joint account withdrawals
- § 25:184 — —Rebutting the presumption of control over jointly-owned assets
- § 25:185 —Real estate
- § 25:186 — —Valuation of realty
- § 25:187 — —Effect of effort to sell realty; unmarketable property
- § 25:188 — —Homestead exclusion
- § 25:189 — — —Effect of temporary absences from home
- § 25:190 — — —Proceeds from sale of homestead
- § 25:191 — — —Homes in other states
- § 25:192 — — —Value of a building lot
- § 25:193 —Income producing property
- § 25:194 —Value of an installment contract for sale of asset
- § 25:195 — —Fair market value return
- § 25:196 —Assets subject to guardianship
- § 25:197 —Stocks and bonds
- § 25:198 —Retirement funds
- § 25:199 — —Valuation of IRAs and Keogh plans
- § 25:200 —Burial contracts
- § 25:201 —Promissory notes
- § 25:202 —Reverse mortgages and home equity conversions
- § 25:203 —Vehicles
- § 25:204 —Cash value of life insurance
- § 25:205 —Personal property
- § 25:206 — —“Unusual value” items
- § 25:207 — —“Unusual item” statement

TABLE OF CONTENTS

- § 25:208 —Assets excluded by federal law
- § 25:209 When trust assets are considered available resources
- § 25:210 —Trust assets when trustee is the Medicaid applicant
- § 25:211 —Funds when Medicaid applicant is beneficiary of Totten trust
- § 25:212 —Testamentary trusts
- § 25:213 —Third-party trusts
- § 25:214 —Medicaid Qualifying Trust (MQT)
- § 25:215 —Effect of Omnibus Budget Reconciliation Act of 1993 (OBRA '93) on assets in trust
- § 25:216 — —Trusts allowed for spouse, disabled beneficiary, or applicant
- § 25:217 — — —Pooled trusts for disabled persons

L. ELIGIBILITY DISQUALIFICATION: PENALTY FOR UNCOMPENSATED TRANSFERS

- § 25:218 Effect of uncompensated transfers of assets or income (gifts) on Medicaid eligibility
- § 25:219 —Look back period
- § 25:220 — —Look back period for transfers to trusts
- § 25:221 Determining the ineligibility period
- § 25:222 —Commencement of penalty period
- § 25:223 —Limitation on penalty period
- § 25:224 —Rectifying transfers by returning gifts
- § 25:225 Refusal to accept inheritance
- § 25:226 Purchase of annuities
- § 25:227 —Payout term
- § 25:228 Avoiding gift penalties
- § 25:229 Avoiding gift penalties: Calculating the penalty
- § 25:230 Post-DRA consecutive gifts are totaled
- § 25:231 Disadvantages of gifts
- § 25:232 Ethical planning in gifting and other transactions

M. PERMITTED TRANSFERS TO REDUCE ASSETS

- § 25:233 Permitted transfers
- § 25:234 —Transfers for fair compensation
- § 25:235 —Transfers to one's own child under 21
- § 25:236 —Allowable transfers of homestead
- § 25:237 — —Homestead to child under 21, blind or disabled child
- § 25:238 — —Homestead to adult child caregiver
- § 25:239 — —Homestead to sibling

- § 25:240 —Gift of unmarketable assets
- § 25:241 —Gifts of life estates
- § 25:242 —Transfer of any asset to a trust for blind or disabled child or grandchild; pooled trusts
- § 25:243 —Gifts to third party for benefit of a spouse
- § 25:244 —Interspousal transfers
- § 25:245 — —Court-ordered asset transfers for support or alimony
- § 25:246 —Transfers by the community spouse to third party after grant of benefits
- § 25:247 —Transfers with retained life estate and “Lady Bird” Deeds
- § 25:248 Assignment of income
- § 25:249 —Assets received after Medicaid approval
- § 25:250 — —Assets received by community spouse
- § 25:251 — —Assets received by institutionalized spouse
- § 25:252 — — —“Allowable persons”
- § 25:253 Gifts not made for Medicaid planning
- § 25:254 Rebutting the presumption that transfer was made to establish Medicaid eligibility
- § 25:255 Donor-funded irrevocable gifting trust (IGT)
- § 25:256 Donor-funded irrevocable gifting trust (IGT): negatives
- § 25:257 Donor-funded irrevocable gifting trust (IGT): positives
- § 25:258 Donee-funded irrevocable trust

N. METHODS FOR PRESERVING ASSETS

- § 25:259 Introduction
- § 25:260 —Exclusions
- § 25:261 — —Temporary exclusion of assets being sold
- § 25:262 — —Permanent exclusion of unmarketable assets
- § 25:263 —Appeal to keep excess assets
- § 25:264 — —Hardship exclusion
- § 25:265 — —Essential income-producing property
- § 25:266 —Spend down
- § 25:267 — —Disadvantages of spend downs
- § 25:268 — —Spend downs allowed
- § 25:269 — — —Purchase a home or a building lot
- § 25:270 — — —Remodel and repair
- § 25:271 — — —Refurnish and buy personal belongings
- § 25:272 — — —Replace lost wedding or engagement ring
- § 25:273 — — —Buy a car
- § 25:274 — — —Pay off debts

TABLE OF CONTENTS

| | |
|----------|---|
| § 25:275 | — — —Prepay funeral and burial contracts |
| § 25:276 | — — —Purchase medical equipment and devices |
| § 25:277 | —Using investments to convert assets to a non-countable form |
| § 25:278 | Non-countable investments—Applicants may need to avoid income-producing investments |
| § 25:279 | —Benefiting children or grandchildren |
| § 25:280 | —An immediate annuity |
| § 25:281 | — —State as beneficiary |
| § 25:282 | — —Equal payments counted as income |
| § 25:283 | —Immediate annuity—Annuitant and beneficiaries |
| § 25:284 | Non-countable investment—Immediate annuity—No cash-in value |
| § 25:285 | — —Taxes |
| § 25:286 | — —Investment amount |
| § 25:287 | —DRA-compliant promissory note |
| § 25:288 | Non-countable investments—Limited partnership interest |
| § 25:289 | —Purchase a life estate deed |
| § 25:290 | — —Price of the life estate |
| § 25:291 | — —Procedure |
| § 25:292 | — —Death of life tenant |
| § 25:293 | — —Assignment of life estate |
| § 25:294 | — —Consequences for the property owner |
| § 25:295 | — —Rental or sale of property |
| § 25:296 | —Term life insurance |
| § 25:297 | —Purchase services pursuant to a personal service contract |
| § 25:298 | — —Pricing the services |
| § 25:299 | — —Service provider is taxed |
| § 25:300 | — —Documentation and whether time sheets are required |
| § 25:301 | Preserving the home |
| § 25:302 | —Need for protective steps |
| § 25:303 | — —Gift to third party |
| § 25:304 | — —Gift reserving life use |
| § 25:305 | — —Conveyance on contract for sale |
| § 25:306 | — —Sale to third party |
| § 25:307 | — —Conveyance by “Lady Bird” deed |
| § 25:308 | — —Deed to child living in home 2 years |
| § 25:309 | — —Deed to sibling |
| § 25:310 | — —Combination transactions |
| § 25:311 | Effect of divorce on Medicaid eligibility |
| § 25:312 | —Grounds for divorce |
| § 25:313 | —Assets transferred pursuant to divorce decree |

- § 25:314 —Disadvantages
- § 25:315 Spousal refusal to support
- § 25:316 —Caveat
- § 25:317 — —How exercised
- § 25:318 — —Conditions for refusal to be effective
- § 25:319 — —Florida’s right to proceed to bring support proceedings
- § 25:320 — — —Equities of the third party
- § 25:321 — — —Contrary law
- § 25:322 — — —Worst case scenarios
- § 25:323 — —Community spouse income allowance
- § 25:324 — —Florida’s right to proceed to bring support proceedings—If spousal refusal CS wants to pay extras
- § 25:325 Avoid marital election share claims
- § 25:326 Avoid marital election claims—Create combined elective share/special needs trust
- § 25:327 Avoid marital election share claims—Power of attorney
- § 25:328 — —Act of election by attorney-in-fact requires court approval
- § 25:329 Guardianship
- § 25:330 —State action
- § 25:331 —Postnuptial agreement
- § 25:332 —Written consents
- § 25:333 —Court education

O. NEW ASSETS

- § 25:334 After acquired or found assets
- § 25:335 —Common new assets
- § 25:336 Safeguarding Medicaid continuance
- § 25:337 —Prompt action
- § 25:338 What is income
- § 25:339 —Create a QIT
- § 25:340 —Create a Special Needs Trust (SNT)
- § 25:341 —Exercise other options
- § 25:342 —Show unavailability or no market value
- § 25:343 —Change of circumstances

P. CHECKLIST

- § 25:344 Summary of income and exclusions from income

Q. FORMS

- § 25:345 Request for assistance (RFA) form and application packet

TABLE OF CONTENTS

| | |
|----------|--|
| § 25:346 | Contact slip |
| § 25:347 | Public assistance eligibility information sheet |
| § 25:348 | Intent to return home statement |
| § 25:349 | Informed consent |
| § 25:350 | Medicaid financial release |
| § 25:351 | Affidavit for designated representative |
| § 25:352 | Declaration of United States citizenship/lawful alien status |
| § 25:353 | Your rights and responsibilities |
| § 25:354 | Management and protection of personal health information policy |
| § 25:355 | Affidavit for designated representative |
| § 25:356 | Intake memo: Medicaid planning information |
| § 25:357 | Letter to pension fund |
| § 25:358 | Retainer agreement |
| § 25:359 | Petition for separate maintenance and domestic relations order |
| § 25:360 | Summons |
| § 25:361 | Response |
| § 25:362 | Notice of hearing |
| § 25:363 | Order of separate maintenance/qualified domestic relations order |
| § 25:364 | Letter enclosing order |
| § 25:365 | Power of attorney |
| § 25:366 | Income-only trust agreement |
| § 25:367 | Amended income-only trust agreement |
| § 25:368 | Income-only trust: Instructions on funding |
| § 25:369 | Assignment of income |
| § 25:370 | Form of irrevocable trust |
| § 25:371 | Self Canceling Note (SCIN) |
| § 25:372 | Loan Committal Agreement I |
| § 25:373 | Renewable promissory note |
| § 25:374 | Loan Committal Agreement II |
| § 25:375 | Contract for purchase and sale of life estate interest |
| § 25:376 | Deed for purchase and sale of life estate interest |
| § 25:377 | Contract for sale |
| § 25:378 | Contract for personal services |
| § 25:379 | Escrow agreement |
| § 25:380 | Deed of life estate to spouse |
| § 25:381 | Notice of spousal refusal of support |
| § 25:382 | Assignment of right of support |
| § 25:383 | Letter from Janet Reno to Newt Gingrich |
| § 25:384 | Form of elective share/special needs trust and will |
| § 25:385 | DCF Form 3008—Physician’s statement of “medically needy” status |

R. APPENDIX

- § 25:386 Administrative definitions of intermediate care and skilled care, Fla Admin Code R. 59G-4.180 and 59G-4.290
- § 25:387 The Life Expectancy Table ACCESS Manual at Appendix A 14
- § 25:388 The Life Estate and Remainder Interest Table, ACCESS Manual at Appendix A 17
- § 25:389 Transfer Penalty Determination Process
- § 25:390 Guideline for Evaluating Annuities

CHAPTER 26. POWERS OF ATTORNEY

A. PURPOSE, TYPES AND SCOPE OF POWER; WHO MAY EXERCISE

- § 26:1 Purpose of a power of attorney
- § 26:2 Types of powers of attorney
- § 26:3 —Who may be a principal
- § 26:4 —Forms, in general
- § 26:5 Durable power; requisites—Execution requirements
- § 26:6 —When exercisable
- § 26:7 —Contingent or “Springing Powers” of attorney
- § 26:8 —“Springing” Powers—Proof of incapacity
- § 26:9 —Affidavit of viability
- § 26:10 —Who may serve as attorney in fact
- § 26:11 —Termination of power
- § 26:12 — —Effect of death of principal
- § 26:13 — —Effect of incompetency proceedings
- § 26:14 — —Effect of incapacity proceedings—Health care decisions
- § 26:15 — —Revocation
- § 26:16 —Reliance by third parties
- § 26:17 — —Affidavit of standing
- § 26:18 — —Immunity of third party acting in good faith without notice
- § 26:19 — —Liability of third parties for refusal to honor
- § 26:20 — —Time limits and statutory protocol for acceptance
- § 26:21 —Property interests subject to the power
- § 26:22 —Multiple attorneys-in-fact
- § 26:23 — —Dissent
- § 26:24 — —Death, resignation, or incapacity of attorney-in-fact
- § 26:25 —Resignation
- § 26:26 Attorney’s fees

TABLE OF CONTENTS

B. SPECIFIC POWERS

- § 26:27 Authorized powers
- § 26:28 —Non-modifiable and modifiable standards
- § 26:29 —Non-modifiable standards
- § 26:30 —Modifiable standards
- § 26:31 —Durable power; requisites—Accountings and disclosures
- § 26:32 —Banking transactions
- § 26:33 —Investment transactions
- § 26:34 —“Super Powers”; Estate planning authority requiring separate signed enumeration
- § 26:35 — —Protection against exploitation
- § 26:36 — —Gifting powers
- § 26:37 Introduction—Convey and mortgage a homestead
- § 26:38 — —Recordation of the power of attorney with land records
- § 26:39 —Other suggested prohibitions
- § 26:40 — —Restrict payments of legal obligations of others
- § 26:41 —Extraordinary powers—Handling tax matters
- § 26:42 — —Managing business operations
- § 26:43 — —Applying for public assistance
- § 26:44 — —Applying for insurance benefits
- § 26:45 — —Exercising fiduciary powers
- § 26:46 — —Organizing care management
- § 26:47 — —Applying for admission to nursing home or assisted living facility
- § 26:48 — —Making health care decisions
- § 26:49 — —Marital election share rights
- § 26:50 —Assignment of rights of support

C. FORMS

- § 26:51 Elder law power of attorney
- § 26:52 Statutory form of attorney-in-fact’s affidavit
- § 26:53 Durable Power of Attorney with Special Notary
- § 26:54 Escrow agreement to hold power of attorney
- § 26:55 Physician’s affidavit to invoke use of springing power of attorney
- § 26:56 Revocation of power of attorney

CHAPTER 27. ADVANCE HEALTH CARE DIRECTIVES AND ANATOMICAL GIFTS

A. RIGHT TO REFUSE TREATMENT; ENFORCEMENT OF HEALTH CARE DIRECTIVES

- § 27:1 Introduction
- § 27:2 —Types of advance health care directives
- § 27:3 —Defining “terminal condition”
- § 27:4 —Defining—“End stage condition”
- § 27:5 — —“Terminal condition”
- § 27:6 — —“Persistent vegetative state”
- § 27:7 —Defining “terminal condition”—Older advance directives
- § 27:8 —Advanced directives executed in another state
- § 27:9 —Incapacity
- § 27:10 —Restrictions
- § 27:11 Enforcement of health care directives
- § 27:12 —Effect on insurance
- § 27:13 —Health care provider’s immunity from liability
- § 27:14 —Health care facility’s duty to provide patient with information
- § 27:15 —Penalty for health care facility’s interference with patient’s rights
- § 27:16 —Court enforcement
- § 27:17 — —Review of surrogate’s decision
- § 27:18 — —Petition
- § 27:19 — —Notice
- § 27:20 — —Hearing
- § 27:21 —Guardian’s decisions
- § 27:22 — —Limits on guardian’s decisions
- § 27:23 — — —Limit on placement
- § 27:24 — —Do Not Resuscitate Order (DNR)
- § 27:25 — —Ethics committees
- § 27:26 — —Baker Act
- § 27:27 — — —Guardian advocate

B. LIVING WILLS

- § 27:28 Living wills
- § 27:29 —Execution and witnesses
- § 27:30 —Certification of patient’s terminal condition
- § 27:31 —Publication
- § 27:32 — —Content

TABLE OF CONTENTS

| | |
|---------|---|
| § 27:33 | — — —Patient’s condition when will is to be enforced |
| § 27:34 | — — —Treatments to be stopped or withheld |
| § 27:35 | — — —Autopsies |
| § 27:36 | — — —Special provisions to address individual beliefs |
| § 27:37 | — — —HIPAA |
| § 27:38 | —Palliative care |
| § 27:39 | — —Definition |
| § 27:40 | — —Guardians—Palliative care decisions |
| § 27:41 | — — —Anatomical gifts |
| § 27:42 | —When health care provider may disregard patient’s directives |
| § 27:43 | Hospice care |
| § 27:44 | —Hospice criteria |
| § 27:45 | —Hospice services |

C. HEALTH CARE SURROGATES

| | |
|---------|--|
| § 27:46 | Health care surrogate |
| § 27:47 | —Execution |
| § 27:48 | —Publication |
| § 27:49 | —Capacity |
| § 27:50 | —Authority of the surrogate |
| § 27:51 | — —Certain authority must be expressly stated |
| § 27:52 | —Authority when principal’s wishes are unknown |
| § 27:53 | —Who may be proxy |

D. DO NOT RESUSCITATE ORDERS

| | |
|---------|-----------------------------------|
| § 27:54 | Do Not Resuscitate Orders (DNROs) |
| § 27:55 | —DNRO form |
| § 27:56 | — —Provisions |
| § 27:57 | — —Signatures |
| § 27:58 | — —Bracelet |
| § 27:59 | — —EMS procedures |

E. ANATOMICAL GIFTS

| | |
|---------|------------------------------------|
| § 27:60 | Anatomical gifts |
| § 27:61 | —Donors |
| § 27:62 | — —Persons other than the decedent |
| § 27:63 | — — —Bar to gift |
| § 27:64 | — —Medical examination required |
| § 27:65 | —Donees |
| § 27:66 | — —Discrimination |
| § 27:67 | — —Refusing the gift |

- § 27:68 —Declaration of gift
- § 27:69 — —Form of declaration
- § 27:70 — — —Specific donee; attending physician
- § 27:71 — —Delivery
- § 27:72 — —Revocation or amendment
- § 27:73 —Harvesting
- § 27:74 — —Time of death
- § 27:75 — —Testing
- § 27:76 — —Expense
- § 27:77 — —Embalming a body gifted for scientific purposes
- § 27:78 — —Custody of parts of body that are not gifted
- § 27:79 —Donations of eyes and corneas
- § 27:80 — —Harvested by medical examiners (coroners)
- § 27:81 — —Harvested by funeral directors

F. ASSISTED SUICIDE

- § 27:82 Prohibition
- § 27:83 —Assisted suicide and euthanasia distinguished
- § 27:84 —What other jurisdictions are doing
- § 27:85 Recent case law
- § 27:86 —Federal cases
- § 27:87 —Florida case
- § 27:88 —Present status
- § 27:89 —Prospects of legislation

G. FORMS

- § 27:90 Form for expedited judicial intervention
- § 27:91 Combined living will and health care surrogate/power of attorney form
- § 27:92 Form of do not resuscitate order
- § 27:93 Suggested anatomical gift declaration form
- § 27:94 Halachic health care advance directives
- § 27:95 Health care advance directives for Christian Science practitioners
- § 27:96 Health care advance directives with living will, health care surrogate designation, and durable power of attorney
- § 27:97 Health care advance directive including health care surrogate designation, and durable power of attorney for health care in accordance with Jewish Orthodox law

CHAPTER 28. GUARDIANSHIP

A. INTRODUCTION

- § 28:1 Purpose
- § 28:2 Governing law
- § 28:3 Jurisdiction and venue
- § 28:4 Forms, in general
- § 28:5 Definitions
 - § 28:6 —Alleged Incapacitated Person (AIP)
 - § 28:7 —General magistrates
 - § 28:8 —Guardian
 - § 28:9 — —Limited guardian
 - § 28:10 — —Plenary guardian
 - § 28:11 —Ward
 - § 28:12 Guardianship ethics
 - § 28:13 —When guardianship is necessary
 - § 28:14 Guardianship necessary—Danger to self
 - § 28:15 —Financial danger
 - § 28:16 —Wrongful fiduciaries or caregivers
 - § 28:17 Ethics—Effect of guardianship on the ward
 - § 28:18 —Impact on family
 - § 28:19 —Attorney-client conflicts
 - § 28:20 —Enrichment of heir
 - § 28:21 —Guardian’s motives
 - § 28:22 —Attorney supervision over guardian’s acts

B. ALTERNATIVES TO GUARDIANSHIP

- § 28:23 Weighing the alternatives to guardianship
- § 28:24 Alternatives—Living trusts
 - § 28:25 —Supported Decisionmaking Agreement
 - § 28:26 —Powers of attorney
 - § 28:27 —Joint accounts
 - § 28:28 —Health care surrogate
 - § 28:29 —Geriatric care management
 - § 28:30 —Intercession by family or friend
 - § 28:31 —Representative payee
 - § 28:32 —Community resources

C. TYPES OF GUARDIANSHIPS

- § 28:33 Several types of guardians
- § 28:34 Representation by attorney
- § 28:35 Non-Elder Law guardianships
- § 28:36 Types of guardians—Natural guardians

- § 28:37 —Guardian ad litem for minors
- § 28:38 Guardians of minors
- § 28:39 Resident guardian
- § 28:40 Guardianships for physically and/or mentally incapacitated persons
- § 28:41 —Least restrictive alternative
- § 28:42 —When necessary
- § 28:43 If guardianship is necessary—Voluntary guardianship
- § 28:44 —Rights removed
- § 28:45 —Emergency
- § 28:46 Guardian of the person/guardian of the property
- § 28:47 Emergency temporary guardianship (ETG)
- § 28:48 —Requirement of imminent danger
- § 28:49 —Timing
- § 28:50 —Notice
- § 28:51 —Duration of authority
- § 28:52 Voluntary guardianship
- § 28:53 —Requirement of competence
- § 28:54 —Scope of authority
- § 28:55 —Duration of authority
- § 28:56 Plenary guardianship
- § 28:57 Limited guardianship
- § 28:58 Standby guardianship
- § 28:59 Preneed guardian
- § 28:60 —Formalities of execution
- § 28:61 —Recording the declaration
- § 28:62 —Effect of declaration
- § 28:63 —Appointment and assumption of duties
- § 28:64 Veteran’s guardianship

D. EFFECT OF AN ADJUDICATION OF INCAPACITY ON AN INDIVIDUAL’S RIGHTS

- § 28:65 The nature of incapacity
- § 28:66 Incapacity—Removable rights
- § 28:67 —Delegable rights
- § 28:68 — —Advance directives for health care
- § 28:69 —Retained rights

E. BEGINNING A GUARDIANSHIP CASE

- § 28:70 The usual start of a guardianship case
- § 28:71 Court-appointed attorney
- § 28:72 Existing client
- § 28:73 Persons in contact with elder

TABLE OF CONTENTS

§ 28:74 The initial interview

F. SELECTION AND QUALIFICATIONS OF A GUARDIAN

- § 28:75 Overall goal in the selection of a guardian
- § 28:76 Statutory qualifications and considerations
- § 28:77 Persons who may be appointed guardians
- § 28:78 Institutional guardians
- § 28:79 Educational requirements
- § 28:80 Background requirements
- § 28:81 Guardian—Disqualifications
- § 28:82 — —Status disqualifications
- § 28:83 — —Conflicts of interest
- § 28:84 Public guardian
- § 28:85 —Qualification to have public guardian appointed
- § 28:86 —Costs
- § 28:87 Guardian selection
- § 28:88 —Local guardian preferred
- § 28:89 —Cost
- § 28:90 —Relationship with attorney
- § 28:91 —Amateurs
- § 28:92 Professional guardians
- § 28:93 —Bond requirement
- § 28:94 —Disadvantages
- § 28:95 Multiple guardians

G. PROCEDURE

- § 28:96 Filing the initial pleadings
- § 28:97 —Petition to determine incapacity
- § 28:98 —Plenary or limited
- § 28:99 Petition to determine incapacity—Persons with knowledge
- § 28:100 —Factual circumstances
- § 28:101 Order determining incapacity
- § 28:102 Petition for appointment of guardian
- § 28:103 —Property
- § 28:104 —Reasons for a particular guardian
- § 28:105 When to file the petition for the appointment of a guardian
- § 28:106 Order appointing the guardian
- § 28:107 Letters of guardianship
- § 28:108 Petition for appointment of emergency temporary guardian
- § 28:109 Order appointing an emergency temporary guardian

- § 28:110 Application for appointment as guardian
- § 28:111 Guardian's oath
- § 28:112 Bond of guardian
- § 28:113 Filing the initial pleadings—Notice
- § 28:114 Notice—Content
- § 28:115 —Other service
- § 28:116 —Notice in voluntary guardianships
- § 28:117 —Notice in emergency temporary guardianships
- § 28:118 —Constructive service
- § 28:119 Petition for voluntary guardianship
- § 28:120 —Certificate of licensed physician

H. ATTORNEY'S ROLE

- § 28:121 The appointment and role of attorney for the alleged incapacitated person
- § 28:122 Court-appointed attorney—Duties
- § 28:123 —Duration of representation
- § 28:124 Examining committee
- § 28:125 —Evidentiary significance
- § 28:126 —Composition
- § 28:127 —Duty
- § 28:128 —Written report
- § 28:129 — —Content
- § 28:130 —Attorney contact with committee members
- § 28:131 Live testimony of examining committee
- § 28:132 No guardianship if examining committee does not find incapacity

I. INCAPACITY HEARING

- § 28:133 Incapacity hearing
- § 28:134 —Attendance
- § 28:135 —Timing and length of hearing
- § 28:136 —Burden of proof and conduct of hearing
- § 28:137 —Informal proceeding
- § 28:138 —Petitioner's attorney's presentation
- § 28:139 —Court-appointed attorney's presentation
- § 28:140 —Court's role
- § 28:141 The contested incapacity hearing
- § 28:142 Advance notice of contest
- § 28:143 Who can contest
- § 28:144 Use of experts
- § 28:145 —Examining committee
- § 28:146 —Other experts
- § 28:147 Disclosure of experts

TABLE OF CONTENTS

| | |
|----------|---|
| § 28:148 | Appointment of guardian hearing |
| § 28:149 | —Uncontested appointments |
| § 28:150 | —Contested appointments |
| § 28:151 | —Contesting but not proposing new guardian |
| § 28:152 | — —Evidence |
| § 28:153 | — —Point of hearing |
| § 28:154 | — —Resolution |
| § 28:155 | —Contesting and proposing new guardian |
| § 28:156 | — —Professional |
| § 28:157 | — —Choice between guardians |
| § 28:158 | —Attorney's fees on petition that is denied |

J. GUARDIANSHIP ADMINISTRATION

| | |
|----------|--|
| § 28:159 | Administration of the ward's affairs and reporting to the court |
| § 28:160 | Plans and reports |
| § 28:161 | —Initial guardianship report |
| § 28:162 | Initial guardianship plan |
| § 28:163 | —Annual information |
| § 28:164 | —Content |
| § 28:165 | Verified inventory |
| § 28:166 | —Records retention |
| § 28:167 | Annual guardianship report |
| § 28:168 | Annual guardianship plan |
| § 28:169 | Annual accounting |
| § 28:170 | Inventory of safety deposit boxes |
| § 28:171 | Designating a depository for the ward's assets |
| § 28:172 | —Bond or designated depository |
| § 28:173 | Prudent investor rule |
| § 28:174 | Delegation of investment functions |
| § 28:175 | Designating a depository for the ward's assets— Eligible depositories |
| § 28:176 | —Depository fees |
| § 28:177 | —Filing requirements |
| § 28:178 | —No penalty for early withdrawal of certificate accounts |
| § 28:179 | Payments of ward's expenses |
| § 28:180 | —Regular expenses |
| § 28:181 | —Unanticipated or irregular expenses of the ward |
| § 28:182 | —Support of ward's dependents |
| § 28:183 | —Use of assets held jointly with a spouse or another person |
| § 28:184 | —Expenses and profits from real estate |
| § 28:185 | —Profits from intangible property |

- § 28:186 —Alienation of joint spousal assets
- § 28:187 —Joint bank accounts
- § 28:188 —Withdrawal of funds by co-owner
- § 28:189 —Withdrawal of funds by guardian
- § 28:190 Requesting authorization to act
- § 28:191 Authorization to act—Contracts
- § 28:192 —Ward as fiduciary or donee of a power
- § 28:193 —Repairs to buildings
- § 28:194 —Selling, mortgaging, or leasing
- § 28:195 —Use of joint assets
- § 28:196 —Purchasing real estate
- § 28:197 —Defending or bringing lawsuits
- § 28:198 —Settlement of claims
- § 28:199 —Insurance claims
- § 28:200 —Funeral expenses
- § 28:201 —Estate planning
- § 28:202 —Change of ward’s residence
- § 28:203 —Delegation of investment authority
- § 28:204 —Medicaid planning
- § 28:205 — —Qualified income trust
- § 28:206 — —After acquired assets
- § 28:207 — —Special needs trust
- § 28:208 —Payments to spouse
- § 28:209 Restriction on guardian’s personal liability

K. TERMINATION OF GUARDIANSHIP

- § 28:210 Circumstances that will end the guardianship
- § 28:211 End of guardianship—Restoration to capacity
- § 28:212 — —Suggestion of capacity
- § 28:213 — —Medical examination
- § 28:214 —Restoration hearing
- § 28:215 — —Evidence
- § 28:216 — —Rights of ward
- § 28:217 —Order of restoration
- § 28:218 —New guardianship report
- § 28:219 —Resignation of guardian and appointment of successor
- § 28:220 — —Pleadings
- § 28:221 — — —Resignation of guardian
- § 28:222 —Resignation and new appointment—Pleadings—
Petition for discharge
- § 28:223 — —Final report
- § 28:224 — —Notice and service
- § 28:225 — —Objections

TABLE OF CONTENTS

| | |
|----------|--|
| § 28:226 | — — Waiver |
| § 28:227 | — — Petition and order for appointment of successor guardian |
| § 28:228 | — — — Receipt of successor guardian |
| § 28:229 | — Resignation of guardian and appointment of successor—Discharge of guardian |
| § 28:230 | — Removal of guardian |
| § 28:231 | — Reasons for removal |
| § 28:232 | — Accounting and surrender of property |
| § 28:233 | — Ward's change of domicile |
| § 28:234 | — Discharge when ward is missing |
| § 28:235 | — Discharge upon exhaustion of ward's funds |
| § 28:236 | — Discharge upon death of ward |
| § 28:237 | — Discharge of guardian named as personal representative |
| § 28:238 | — Disposition of unclaimed funds held by guardian— Probate proceeding |
| § 28:239 | — — Deposit of unclaimed funds |
| § 28:240 | — Deposit of unclaimed funds—Posting or publication |
| § 28:241 | — — Deposit with state treasurer |
| § 28:242 | — Claiming funds on deposit |
| § 28:243 | — Guardian's retention of funds to pay costs |

L. ATTORNEY AND GUARDIAN FEES

| | |
|----------|---|
| § 28:244 | Careful recordkeeping |
| § 28:245 | Procedure for payment |
| § 28:246 | Time for payment |
| § 28:247 | — What is a reasonable fee |
| § 28:248 | Fees—Statutory criteria |
| § 28:249 | — Time and labor involved |
| § 28:250 | — Novelty and difficulty |
| § 28:251 | — Preclusion of other employment |
| § 28:252 | — Customary fee |
| § 28:253 | — Nature and value of ward's property |
| § 28:254 | — Statutory criteria—Results obtained |
| § 28:255 | — Time limits imposed by the circumstances |
| § 28:256 | — Relationship with ward |
| § 28:257 | — Experience, reputation, diligence and ability |
| § 28:258 | — Compensable services |
| § 28:259 | — Attorney as guardian |
| § 28:260 | — Limited guardianships |
| § 28:261 | — Family member guardians |
| § 28:262 | — Payment to errant guardian or attorney |

- § 28:263 —Attorneys entitled to fee
- § 28:264 —Payment for representing the alleged
incapacitated person or ward
- § 28:265 —Court-appointed attorneys
- § 28:266 — —Uncontested matters
- § 28:267 — —Contested matters
- § 28:268 —Payment for representing the incapacitated ward
- § 28:269 —Fees for collecting fees
- § 28:270 —Attorney representing guardian on unauthorized
acts

M. CHECKLISTS

- § 28:271 Voluntary guardianship initial pleadings checklist
- § 28:272 Involuntary guardianship initial pleadings checklist

N. FORMS

- § 28:273 Form of stand-alone preneed guardian designation
- § 28:274 Guardianship intake form
- § 28:275 Certificate of a licensed physician
- § 28:276 Itemized description of services

Table of Laws and Rules

Table of Cases

Index