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Subject: Initial Consultation

Dear Family,

We are looking forward to meeting with you about your long term care concerns. The initial consultation is free. There are relatively few lawyers or law firms in Houston that handle planning for seniors who are facing long term care costs. There are even fewer that offer a free consultation. To make good use of your time we have attached an Estate & Financial Information Questionnaire. Please give us as much information as possible. There is no one solution for all situations. Qualification for Medicaid benefits depends on the specific situation of that person, so we need a lot of good information to analyze your situation.

**What assistance can our law firm provide?** For most families, the cost of long term care for a loved one is a financial emergency. The senior's income will not cover the cost of care in nursing facility. Those costs are typically in excess of \$4,500 per month. In addition, finding a solution to caring for a loved one who is in poor health is highly stressful for the family. The law firm has helped many families deal with these concerns.

**Medicaid qualification involves complex and unfamiliar rules.** The time from application to approval is lengthy. The law firm can often provide a strategy and smooth the way towards qualification. In addition, there is frequently a need to create or revise the person or couple's estate planning. Sometimes transfers of property are necessary. This means that new powers of attorney, wills, partition agreements, deeds, or trusts are done. In other cases, there is a need to probate property to obtain clear title to property.

**Why would families who are struggling to meet the financial burden of long term care pay an attorney?** The reason is very simple: long term care in a nursing facility typically costs more than \$4,500 per month. If the family can obtain Medicaid qualification, then Medicaid will pay those costs, stopping the family's financial hemorrhaging. Since each month of lost eligibility costs the family so much, working with the Bond Law Firm to develop a plan to obtain benefits as quickly as possible may save thousands. Having a plan will greatly lower the family's worry and stress.


**Medicaid versus VA Qualification.** Medicaid potentially pays the costs of long term care in a nursing facility. VA benefits potentially provide the senior with additional money to pay for the

costs of care at home or in assisted living. VA benefits may be available to veterans who served during wartime periods even if they have no service connected injury. They may also be available to the widows of wartime veterans. If you have already made a decision that you are eligible and intend to apply for benefits, then you should apply directly to the VA or through a Veterans Service Organization.

**Medicaid benefits?** The public perception is that Medicaid is a poverty program, and people should be dead broke to qualify. Middle-class people sometimes feel that they are doing something disreputable or dishonest in seeking these benefits. This is not correct. The program was written by Congress. The rules are very complex. They are frequently changed, and they definitely allow middle-class people to qualify. Just like tax rules and other governmental rules, people who don't know the rules are at a significant disadvantage.

**What is the Meeting Like?** I will meet with you initially for a few minutes. I will discuss the condition of the person who needs care, review legal documents, and discuss any transfers. I am an attorney and CPA. I am Board Certified in Estate Planning and Probate. I am also a retired Army officer with a long association with military veterans. The next step in the meeting is to bring in Jeff Green. He is not an attorney, but he has years of experience in financial planning for Medicaid and VA benefits. He and I will evaluate your situation and war game possible solutions. Based on those results, I will present a fee summary showing the cost to undertake the planning and ask for your decision. The typical meeting is about two hours. Much will be discussed during the meeting, thus it is very important to have the decision-makers present at the meeting. I look forward to meeting with you.

Sincerely,

A handwritten signature in blue ink, appearing to read 'R. D. Bond', with a stylized flourish at the end.

Robert D. Bond

Enclosures:  
Estate & Financial Information Questionnaire

**Required Informed Consent for the Provision of Investment Advisory Services**  
**by Bob Bond and Jeff Green**

We appreciate the seriousness of the issues and decisions currently facing you and your family. Over the years we have found that many of our estate planning clients also need or desire investment advisory services. To that end, Bob Bond and Jeff Green have partnered to offer investment advisory services under the name RightWay Investments, PLLC. This business is separate and distinct from the Bond Law Firm's role in providing legal services.

When Bob Bond or Jeff Green are talking to you about investment advice, they are in an entirely different role than as attorney and legal specialist. Both are licensed to provide investment advisory services under State and Federal law. During your consultation with the Bond Law Firm, either Bob or Jeff may have reason discuss financial investment advise.

The Texas Bar requires lawyers to clearly distinguish and disclose their legal role from any other commercial or business relationship. Texas Disciplinary Rules of Professional Conduct, Rule 1.08(a) requires that any business transaction a lawyer enters into with a client is fair and reasonable, fully disclosed, and understood by the client. Additionally, the client must be afforded an opportunity to seek the advice of independent legal counsel regarding the transaction, and the client must consent in writing to the business transaction.

This letter is to inform you that RightWay Investments, PLLC will earn a fee for managing your investment accounts if you hire them. If you decide to investigate their investment advisory services, they will provide full disclosure of all investment fees and services. Your decision whether to use RightWay Investments, PLLC has nothing to do with whether you engage the services of the Bond Law Firm. You are of course free to engage any investment advisor of your choosing. Also, if you would like to consult independent legal counsel to review the terms of investing with RightWay, please let us know, and we will make every opportunity to facilitate that choice.

If you understand and agree with the above required notice to clients regarding business transactions, please sign and date this letter below. We will retain this notice in our records.

Name: \_\_\_\_\_ Date: \_\_\_\_\_  
(please print)

Signature: \_\_\_\_\_