



estate preservation network®
Protecting *tomorrow's* legacy. Today.

FREQUENTLY ASKED QUESTIONS

Who is Estate Preservation Network® (EPN) and what is their background?

Estate Preservation Network® (EPN) is a Legal Service Contract Company that offers two (2) Legal Service Contract Plans for Texas Seniors. Both EPN Plans were approved by the Texas Department of Licensing and Regulation (TDLR) on November 4, 2013.

EPN was founded in May, 2013 by Robert C. "Bob" Pender, President of Seniors Financial Solutions™, Inc. (SFS). SFS is an experienced Administrative, Consultation and Support Services company which has provided Medicaid planning support services to Texas Medicaid attorneys and their clients **since 2002**. For **over 15 years**, Bob and his staff at SFS have worked with Texas attorneys to help over **7,000** Texas families get approved for Medicaid financial assistance **while protecting significant** amounts of these Seniors' life savings. Seniors Financial Solutions™ and Estate Preservation Network® are both Certified Members of the **Better Business Bureau with A+ Ratings**.

Over the past decade, Bob observed that Texas Seniors need help with **many** issues as they age. Seniors need information on: 1) How to "*financially plan ahead*" for their future care; 2) How to *qualify* for home care benefits in order to delay or avoid going to a nursing home; 3) How to obtain Veterans benefits for home care (if a qualified veteran); and **most importantly**: 4) How to **NOT** lose their life savings if they **do** have a catastrophic illness and must go to a nursing home for care.

Bob noticed a **huge gap** that exists when it comes to having **affordable** legal services available for Seniors. Many Seniors are "priced out of the market" for **affordable** legal documents and **affordable** Attorney services when Seniors lose their health and need help with protecting assets and Medicaid eligibility.

Estate Preservation Network® was created to fill this gap and solve these problems.

EPN Plans now offer **affordable** legal documents, Asset Protection services and legal planning services to **all** Texas Seniors, **PLUS other necessary Protection Services**: Identity Theft Protection and Restoration; Emergency Roadside Services; Estate Planning Software; and Vision and Hearing Aid **discounts**.

What is a Legal Service Contract Company and how does it work?

A Legal Service Contract Company as regulated and defined by the Texas Department of Licensing and Regulation (TDLR) as: "*a Company who is contractually obligated to the legal service contract purchaser under terms of the contract and who enters into a contract with a contracting attorney to provide or obtain legal services for a contract holder.*"

EPN has designed **two** (2) Legal Service Contracts to provide Texas Seniors with a **wide** variety of the **specific** legal services that **Seniors need** and EPN has contracted with Provider Attorneys who have agreed to provide these legal services at **discounted rates** to Members of the Estate Preservation Network®. Members pay Membership Fees to gain access to the Contract benefits and services and Contract Plan Fees that EPN Attorneys have agreed to provide. Members can cancel their Memberships and their access to Provider Attorney services **at any time** by giving written notice.

What are the Legal Plans for Seniors that EPN offers?

EPN has designed and obtained approval for these two (2) Plans: 1) **Medicaid Made Easy®** "*Do It Yourself with Professional Advice*" and 2) **SeniorShield®** "*The Protection Plan for Seniors*".

Medicaid Made Easy® **Plans are designed for Seniors who have **\$7,500 or less** in assets.*

SeniorShield® Plans are designed for Seniors who have **more than \$7,500** in assets.*

* Countable Assets for **our** Estate Planning purposes do not include the value of the primary home residence, a pre-paid funeral plan or one automobile. Countable assets **DO** include cash, all banking and savings accounts, CD's, IRA's, 401K's, stocks, bonds, mutual funds, investment accounts, annuities, oil & gas and mineral rights, real property (lots, land and structures) other than the home, cash value life insurance policies and notes receivable.

** **Medicaid Made Easy®** Plans **DO NOT INCLUDE ALL** of the **SeniorShield®** Benefits and Services.
SNFShield™ The Legal Plan for Skilled Nursing Facilities™ is available for **Institutional** SNF Medicaid Planning services.

How much are the SeniorShield® Membership fees?

INITIAL *One-Time* ENROLLMENT FEE OF \$49.95

PLUS

MONTHLY FEE: \$19.95 OR ANNUAL FEE: \$215.00

(First Month due with Enrollment Fee upon enrollment) (Includes **10%+ DISCOUNT (One Month FREE!)**)

ALL FEES PAID BY CREDIT or DEBIT CARD

What benefits are provided in my SeniorShield® Membership?

FREE Durable Financial Power of Attorney

PLUS a FREE Simple Last Will & Testament

(a \$175 + \$350=\$525 value Free!)

PLUS, with each Membership you will receive:

- **Discounted Durable Financial Power of Attorney Document** for Member's Spouse's: \$100 (*save \$75*)
- **Discounted Simple Last Will and Testaments** for Member's Spouse: only \$100 (*save \$350*)
- **Two (2) Free Master Guides:**
 - 1) "How to Plan Ahead to Protect Your Assets", and
 - 2) "How to Coordinate Veterans Administration and Home Care Benefits"
- **25% Discounts** on *other* Senior Legal issues: Probates, Trusts, and Estate Planning legal services.
- **Future or Emergency Asset Protection and Medicaid Eligibility Planning.** IF an extended Nursing Home stay is *ever* needed... EPN Plan Members and *every one of their Immediate Family Members* are covered for *reduced fees* for Asset Protection & Medicaid Planning legal services.
- **IdentityIQ™ Protect Max...** Credit score monitoring, email alerts, fraud alerts, and more!
- **CyberScout® (formerly IDT911 Lifestages®)**...America's leading ID Theft Resolution company... for Fraud & Incident resolution.
- **Roadside Assistance...24/7** auto coverage provided by **National Safe Drivers Auto Club™**
- **Eyewear & Eyecare Discounts...** Low prices at locations nation wide
- **Hearing Instrument Discounts...** Free hearing exams; up to 35% discounts off auditory devices from top providers; two (2) years of free batteries; and 2 year warranty.
- **Living Family Journal™ Software...** Organize, record and document personal & medical information (*a \$39.95 value!*)

Can I cancel my Membership at any time?

Yes, if you ever decide that you no longer need the future Asset Protection services for you and your parents; the Identity Theft protection; the Emergency Auto Protection; legal services discounts; and other benefits, just send your written cancellation notice by mail, email or fax!

What if I need Asset Protection and Medicaid Planning legal services **NOW** instead of "in the future"?

If you have a loved one who needs nursing home care **soon** or **now**, you can take advantage of **all** EPN Membership benefits **immediately**. **Call us Toll-Free today (877) 249-6047 for your Free Consultation** on our Asset Protection and Medicaid Planning services or for more information of our other Services. We will answer your questions on Medicaid Eligibility and how your Estate Preservation Network Membership and our Provider Attorneys can help you at every step of the way!

estate preservation network®

SeniorShield® The Protection Plan for Seniors

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