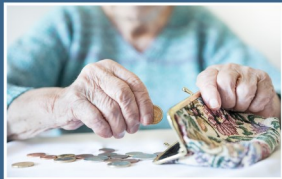


Dear Clients and Colleagues,
We hope you find this newsletter
informative, helpful and fun. Wishing all
of you a very special Holiday Season.



ANNOUNCEMENT NEW BOOK RELEASE-COMING SOON TO AMAZON

Paying for Long Term Care in Arizona
with Free Government Benefits



A Comprehensive Look Into
Arizona Long Term Care System (ALTCS)
and VA Aid & Attendance Pension Benefits

2019 Edition
Bivens & Associates, P.L.L.C.
1821 E. Shea Blvd., Suite 100
Scottsdale, AZ 85254
480.922.1010
www.bivenslaw.com

Paying for Long Term Care in Arizona with Free Government Benefits

A Comprehensive Look into Arizona Long Term Care System (ALTCS) and VA Aid & Attendance Pension Benefits (2019 Edition)

If you have questions about long-term care government benefits this book is a must-read!

For over 20 years, attorney Stephanie Bivens has practiced elder law and helped hundreds of families navigate through the Arizona Long Term Care System (ALTCS) and Veteran's Administration Aid & Attendance Pension benefits programs while preserving millions in assets and achieving quality care for clients. Unfortunately, we have seen first-hand poor outcomes when families try to navigate these programs themselves without adequate information, planning, or advocacy. The benefits and

eligibility rules for these benefits programs are complex, the application process itself is more than daunting, and long-lasting urban myths and misinformation still abound. In fact, over 75% of ALTCS applications are denied! Ms. Bivens wrote this down-to-earth book to serve as a resource for Arizonans looking for answers to their most common questions about ALTCS, VA Aid & Attendance Pension benefits, and more.

Complimentary copies will be available for a limited time only!
Email robert@bivenslaw.com to request your free advance copy.

Bivens
& Associates, P.L.L.C.
ESTATE PLANNING - ELDER LAW - SPECIAL NEEDS
Serving Arizona since 2004

**MESA OFFICE
OPENING
Dec. 1, 2019**

1811 S. Alma School Road, Suite 240
Mesa, AZ
480.922.1010
www.bivenslaw.com

We are pleased to announce THE OPENING OF OUR THIRD OFFICE LOCATION

1811 S. Alma School Road, Suite 240,
Mesa, AZ 85210.

Our office locations are:

Scottsdale, Gold Canyon and Mesa.

To schedule an appointment with one of our
attorneys, call 480-922-1010.



TOP 5 CAREGIVER MISTAKES

By Letty Segovia, Esq.

Being a Caregiver can be very rewarding, but be careful of falling into any of the following situations:

1. **Paying yourself out of the senior's funds** – remember just the *appearance of impropriety* can be enough to justify unwarranted scrutiny of your actions. It is always better to go through your agency/company to get paid for your services, unless you were specifically provided with authorization to assist with payment of your services.
2. **Logging onto a senior's online accounts** – this should be avoided unless specifically authorized to assist with these services. You do not want anyone to question your motives and transactions after the fact.
3. **Becoming romantically involved with a senior** – many may be lonely and just the fact that you are around is enough in their mind to pretend there is more to your relationship. It is improper to even allow a senior to believe there is a romantic relationship. Keep the relationship professional and avoid any unwanted attention.
4. **Developing a parent-child relationship with a senior** – establishing boundaries to the professional caregiving relationship is very important. You do not want to be accused of anything more than providing great caregiving services. A senior's child may start asking questions and as a caregiver, it is never allowable to become an heir or beneficiary to an estate.
5. **Not documenting suspicious occurrences** – as a caregiver, you are a mandatory reporter of any abuse or neglect that you believe has occurred. In addition, you need to report exploitation of a senior's property. When in doubt, it is better to raise the questions than keep it to yourself. You are not necessarily "telling on someone" but rather providing information to those in a position to investigate further.

Contact our office today for assistance in dealing with elder law. Our staff has decades of experience in handling these issues and our expertise is second to none when it comes to these sensitive matters.



OUR OFFICE WILL BE CLOSED FOR THE HOLIDAY

Thursday, November 28

Friday, November 29

We are thankful for each and everyone one of you.



HOLIDAY OFFICE HOURS

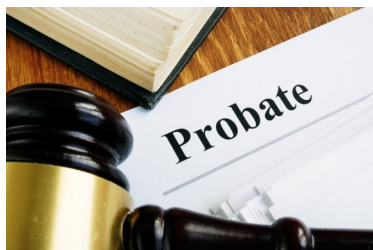
December 24: 8:00 am to Noon

December 25: OFFICE CLOSED

HAPPY NEW YEAR

December 31: 8:00 am to Noon

January 1: OFFICE CLOSED



EFFECTIVE JANUARY 1, 2020

New Probate rules
will be in effect.

Check out our next newsletter for details.

For more information go to

<https://www.dsnetworkaz.org/bw2019/>

DSNetwork
DOWN SYNDROME KNOWLEDGE, SUPPORT & ADVOCACY



Saturday, November 23, starting at 8:00 am
Buddy Walk at the ASU Homecoming Parade
Come and join Megan Selvey, Esq.

ESTATE TAX INCREASES FOR 2020

The estates of decedents who die during 2020 will have a basic exclusion amount of \$11.58 million, up from a total of \$11.4 million for estates of decedents who died in 2019.

An individual taxpayer may leave \$11.58 million to heirs with no federal or gift taxes due. A married couple will be able to leave \$23.16 million.

The gift tax exclusion remains at \$15,000, the same as it was for 2019.



SPEAKING ENGAGEMENTS

Our attorneys routinely provide free educational seminars and workshops for professionals and the community. We can present at your location, or in our educational and seminar space at our office. Below is a list of a few topics to choose from. For a complete list, contact our office at 480-922-1010 or email info@bivenslaw.com.

PRESENTATIONS:

- ☐ Estate Planning 101
- ☐ Guardianship/Conservatorship
- ☐ Top 10 Mistakes in Estate Planning
- ☐ Charitable Giving Strategies
- ☐ Estate Planning for Business Owners – Planning for Your LLC, Corporation, or Business Succession
- ☐ When You Die- Probate and Trust Administration
- ☐ How to Avoid Probate
- ☐ Strategies for Protecting Your Assets Against the Cost of Long Term Care
- ☐ ALTCS Explained – Benefits, Eligibility, and “Spend-Down”

Interested in a topic not listed here? We can also customize a presentation based upon your need for information related to long term care planning, ALTCS, VA Aid & Attendance Pension benefits, guardianship/conservatorship, medical decision making, estate planning, probate and trust administration.

Put our experience, knowledge and compassion to work for you! If you would like one of our attorneys to speak at your event, please call 480-922-1010 or email us at info@bivenslaw.com. WE DO NOT CHARGE A FEE; ALL EDUCATIONAL PRESENTATIONS ARE COMPLIMENTARY. We are simply happy to be a resource to the community. We are here for you.



Wednesday, November 6, from 11:00 a.m. to 12:00 p.m. - Open to the Public
 Topic: Ask the Attorney "Post-death Property Transfers"
 Speaker: **Andrea Claus, Esq. (Registration preferred)**

Thursday, November 7, from 5:00 p.m. to 7:00 p.m. - Open to the Public
 Topic: "Special Needs 101" and Speaker: **Megan Selvey, Esq.**
One Step Beyond Campus (Registration preferred)

Wednesday, November 13, from 8:00 a.m. to 12:00 p.m. - Open to the Public
East Valley and Lovin' Life After 50: Senior Healthy Living Expo
Mesa Convention Center - Stop by our table and say Hi to Stephanie Bivens

Wednesday, November 13, from 4:00 p.m. to 5:00 p.m. - Open to the Public
 Topic: "Special Needs 101" and Speaker: **Megan Selvey, Esq.**
SARRC Campus (Registration required)
Additional event: Thursday, December 5, Lunch and Learn (details are coming)

Tuesday, November 19 & Tuesday, December 17 from 8:00 a.m. to 9:00 a.m.
Bivens & Associates Learning Center, Suite 250, Scottsdale
For professionals only - no registration required.

Wednesday, November 20, from 7:00 a.m. to 8:00 a.m. - Members Only
 Speaker: **Stephanie Bivens, Esq. C.E.L.A.**
 Topic: "Special Needs Trusts and ABLE Accounts"

Wednesday, November 20, from 11:00 a.m. to 1:00 p.m. - Open to the Public
 Lunch and Learn about Year End Giving and More
 Panelists: **Megan Selvey, Esq.**
 Topic: "Estate Planning" (Registration required)

Wednesday, November 20, from 12:00 p.m. to 1:00 p.m. - Open to the Public
 Topic: "Noticing Changes in Loved Ones" @ Bivens & Associates
 Speaker: **Andrea Claus, Esq. (Registration preferred)**

Wednesday, December 4 from 6:00 p.m. to 7:00 p.m. - Open to the Public
 Topic: "Estate Planning and Special Needs Planning"
 Speaker: **Megan Selvey, Esq. (No registration required)**

Thursday, December 5, starting at 7:00 p.m. - Open to the Public
Westbrook Village
 Topic: "10 Mistakes in Estate Planning"
 Speaker: **Stephanie Bivens, Esq. , C.E.L.A.**

