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Elder Law News

I like to keep my clients updated on the latest news in Elder Law. If you have any questions or want to make an appointment to discuss any of these topics, please call 301-237-9696 to schedule your appointment.

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Make Sure Your Life Insurance Is Not Taxed at Your Death

Although your life insurance policy may pass to your heirs income tax-free, it can affect your estate tax. If you are the owner of the insurance policy, it will become a part of your taxable estate when you die. You should make sure your policy won't have an impact on your estate's tax liability.

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Investigative Report Questions Five-Star Rating System for Nursing Homes

How reliable are the ratings given nursing homes under the five-star rating system that the federal government recently instituted? Not very, according to an investigative report by a Massachusetts magazine.

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How Risky Is Buying a Limited-Duration Long-Term Care Insurance Policy?

More consumers are buying shorter-duration policies as a way to keep the cost of long-term care insurance affordable. For example, in 2009 almost one-third of individual buyers purchased a three-year benefit period policy, according to an industry trade group. But is that sufficient coverage or is the policyholder likely to run out of benefit dollars?

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