

REGISTRATION

Pre-Registration is Necessary

- Online registration is available at our web site at <http://thewpi.org/cmp>
- Also register by calling Jayne Leblanc at 949-485-2598
- **Dates of the Seminar: The next seminar will take place in the 1st quarter of 2011. 2011**
- You can sign up to take the CMP™ self study. E-mail info@thewpi.org for more information

HOTEL RESERVATIONS

The seminar will be held at a hotel to be announced.

- You can make online reservations at:

Plan to Arrive Sunday

- The seminar will start promptly at 8:30 am on Monday morning and arriving Sunday will ensure you will not miss the opening session

Consultations

- Private meetings will be available for advisors. If you would like to meet with the speaker before, during or after the seminar, please make arrangements ahead of time by e-mailing: info@thewpi.org.

Medicaid Training Learn how to double your income over the next 12 months!



**Certified Medicaid Planner™ (CMP™) certification is
issued by The Wealth Preservation Institute**

Take your consulting to the next level by attending the seminar!

Becoming a Certified Medicaid Planner™ (CMP™)

BENEFITS:

- Attend this seminar and you'll walk out ready to start designing Medicaid plans compliant with the Deficit Reduction Act of 2005 (DRA)
- Learn why the DRA did not "kill" Medicaid planning
- Learn crisis Medicaid planning
- Learn the proper use of life insurance and annuities in Medicaid planning
- Learn how to significantly increase your income by becoming a Certified Medicaid Planner™
- Be able to meet with the speakers one-on-one
- Attendees will receive a 300+ page education/training manual

Monday,

Day One

8:30am–12:15 pm

12:15 pm–1:15 pm Lunch

1:15 pm–6:00pm

Tuesday,

Day Two

8:30am–12:15 pm

12:15 pm–1:15 pm Lunch

1:15 pm–6:00pm

FEATURED SPEAKER: Dale Krause, J.D., LL.M



Mr. Krause has been providing Medicaid compliant plans to clients for over 20 years.

He is considered by most in the industry as the "Godfather" of Medicaid planning and has been labeled as "The Pioneer of Medicaid Compliant Annuities."

Mr. Krause earned his B.S. degree from the University of Wisconsin-Stevens Point, in 1981, his J.D. degree from Thomas Cooley Law School, of Lansing, Michigan, in 1985, and his LL.M. in Taxation from DePaul College of Law, of Chicago, Illinois, in 1990.

Mr. Krause is a practicing member of the Wisconsin and Michigan Bars, and is an out-of-state member of the New York Bar Association. He is a licensed insurance agent, and is registered to sell stocks, bonds, and mutual funds.

Mr. Krause is a regular speaker and educator at continuing legal education forums throughout the United States. In addition to his notable affiliations, including: National Academy of Elder Law Attorneys, Inc., Academy of Special Needs Planners, ElderLawAnswers, Florida Legal Education Association, Medicaid Practice Systems, American Association of Attorney-Certified Public Accountants, WealthCounsel Advisors Forum, and ElderCounsel, Mr. Krause's work and experience has also been recognized in major publications, including: Senior Market Advisor, NAELA News, The Wall Street Journal, and Lawyers Weekly USA.

Day One :

8:30 – 9:15 Overview

An overview of the sources of the Medicaid rules: federal and state statutes and regulations, POMS, SSI, local practice, etc. Review of the relevant statutes; important terms to know. Medical qualification rules.

9:15 – 10:15 Income Qualifications

How different states limit single and married applicants' income. Increasing Community Spouse's income (MMMNA). "Qualified Income Trust" use and example.

10:15 – 10:30 Break

10:30 – 11:30 Countable Assets, Single and Married

Which assets are countable, unavailable, or excluded under the Medicaid rules? How different states calculate the Community Spouse Resource Allowance (CSRA). Planning options to maximize amount of CSRA.

11:30 – 12:15 Transfers and Penalties

Valuing gifts; penalty period vs. lookback period; timing requirements; exempt transfers.

12:15 – 1:15 Lunch

1:15 – 2:15 Trusts: Design

Review of the Medicaid rules re irrevocable and revocable trusts. Pooled trusts and third-party special needs trusts. How to draft an irrevocable trust for Medicaid planning purposes. Review of various options and required provisions. Discussion of specific clauses and language. Tax issues to be aware of. Who should create the trust? Who should/can be beneficiary?

2:15 – 3:00 Strategy Grab-Bag

Asset conversions; decreasing home equity; IRAs; Personal Services Contracts.

3:00 – 3:15 Break

3:15 – 4:00 The Home

Planning options to protect the home, for single and married couples: gifting, joint interests, life estates, trusts. How to calculate life estate gifts and purchases

4:00 – 5:00 Medicaid Annuities and Promissory Notes

Basic rules. How to calculate annuity amount and timing. Single and married couple planning techniques. Gift calculations. Use of promissory notes.

5:00 – 6:00 Veterans Benefits

Basic rules for qualifying a veteran and/or veteran's spouse for V.A. Pension (including "Aid & Attendance" rules). Obtaining a medical "rating." Calculating the amount of pension. Planning techniques. Charging for assisting veterans' claims; becoming accredited.

Day Two :

8:30 – 9:30 Gifting Strategies and "Half-a-Loaf"

How to do a "half-a-loaf" calculation. Variations on the classic technique. Exceptions to the gift penalty.

9:30 – 10:15 Medicaid Problems

Class will work together on several mini-cases to determine countable assets, penalty periods, CSRAs, and MMMNAs for both married and single Medicaid applicants.

10:15 – 10:30 Break

10:30 – 11:15 Post-Eligibility Issues

PETI rules. Transfers by the Community Spouse. Elective share problem (and solutions) if Community Spouse dies first.

11:15 – 12:15 Estate Recovery

What is included in the "estate"? How to minimize exposure. Imposition of liens.

12:15 – 1:15 Lunch

1:15 – 2:00 Key Documents in Medicaid Plan Design

Importance of the durable power of attorney. Key provisions unique to Medicaid planning. Will provisions. Deed options.

2:00 – 2:45 The Application Process; Fair Hearings

How does the Medicaid application process work? When should you apply? Married vs single. How is a Fair Hearing run? Review of actual brief from a Fair Hearing.

2:45 – 3:00 Crisis and Non-Crisis Planning

Too often you get a call when Mom is in the hospital and can't come home, needing nursing home care. What's the difference in planning techniques for crisis vs non-crisis situations?

3:00 – 3:15 Break

3:15 - 4:15 Crisis and Non-Crisis Planning

4:15 – 5:30 Case Studies

Together we will work through several case studies for single and married clients, pulling together all the techniques covered so far. How do you decide what is best?

5:30 – 6:00 Where To Find Your Own State Rules

Discussion of state law resources for applicable Medicaid rules and planning ideas.

Exam: In order to receive your Certified Medicaid Planner (CMP™) certification, you must complete the two-day course and pass with a score of 70% or higher the 160-question exam (which is taken online).

Cost for the CMP™ Course

- Attorneys: **\$995**
 - Insurance agents, financial planners; CFPs: **\$795**
 - Non-advisors who work in the medical field: **\$495**
- (The cost includes the 300+ page training manual)

Why is there a cost difference for different advisors?

The CMP™ course was designed to help attorneys provide comprehensive Medicaid advice to clients. As such, attorneys will benefit from the course more so than other types of advisors (not that course isn't invaluable to anyone giving advice to or working with seniors).

Additionally, the support for attorneys will include help with legal questions including document preparation questions.

How to Submit Your Sign Up Form

Sign up online at:

www.thewpi.org/?a=CAT:36

You can also fax this form to 313-887-0532
or mail it with a check payable to:

The Wealth Preservation Institute
3260 S. Lakeshore Dr.
St. Joseph, MI 49085

Email: info@thewpi.org

IMPORTANT NOTE :

Register early as we have limited space available!

Name _____

Billing Name _____

Billing Address _____

Phone _____

Email _____

Payment Method:

☐ Check \$ _____ ☐ Credit Card

☐ I authorize _____, LLC to charge my card
a total of \$ _____

☐ Mastercard ☐ Visa ☐ Discover

Card No. _____

Exp. Date _____ Verif. Code _____

Signature _____ Date _____