



Life Care Planning

WHO WE ARE

For over 25 years, Tom McCulloch has been helping families with estate planning. Ten years ago he expanded his practice to include elder law which enables him to assist seniors with estate planning instruments such as wills, trusts and power of attorneys. Our team of professionals includes experienced lawyers and elder care coordinators, who have had over 30 years combined experience in the geriatric field. We help determine the services that are most suitable for your situation, develop strategies to better access and pay for long term care and other services. We can also help determine if you qualify for government benefits and incorporate these options and strategies into a new or existing estate plan.

WHAT IS LIFE CARE PLANNING

Life Care Planning describes the range of legal, health care advocacy and financial protection services that we integrate and coordinate for families who want to give careful consideration to the quality of life, physical comfort and independence of an aging loved one.

Life Care Planning may avoid the need for hasty facility placement, inappropriate Medicaid planning, or difficult compromises in the quality of services your loved one might require.

A Life Care Plan may include:

- Assessing medical, cognitive and emotional condition and needs.
- Identifying the various service options available for addressing those needs.
- Budgeting the expense of comprehensive life care services and identifying the means of meeting those costs.
- Identifying the particular services your parent will need or prefer under different health, mobility or cognitive function scenarios.
- Harmonizing life care services with estate planning instruments such as wills, powers of attorney, or trusts, including specialized trusts such as pet trusts, as appropriate.

McCulloch & ASSOCIATES

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Who would benefit from contacting McCulloch & Associates?

- Elderly adults or couples who are afraid that the nursing home will be their only long-term care option.
- Adult children who voice concerns about a parent's debilitating diagnosis.
- Caregivers or family members who seem uncertain about care options, what to do next or where to get help.
- Disabled elderly with children who are out of state, out of town or out of touch.
- An elder who has been hospitalized and the family has been told that he or she can no longer live independently.

A community spouse at risk of being impoverished by long term care bills.
