Stephen Weiss

Weiss & Associates Insurance

2125 Brackett Avenue Suite 5
Eau Claire, WI 54701
715-210-7675 – cell
715-280-9031 -office recorded line
sweiss@wwt.net
www.weiss-insurance.com

Weiss and Associates Insurance is an independent agency serving YOU personally.

We enjoy helping our Senior population sort through all the complicated choices of deciding which health care options work best for them!

With over 25 years of experience as a Wisconsin Licensed Insurance Agent, product knowledge is key in helping you with your insurance needs. We pride ourselves in educating and helping our clients make informed choices in this area. Medicare 101 guides you through the various stages of becoming Medicare eligible and product enrollment. Getting family members involved with this process is most beneficial for all.

Our specialty is helping you obtain your Medicare benefits and choosing the assorted health care products. That includes numerous Medicare Advantage Plans, Prescription Part D plans, Medicare supplements, Wisconsin SeniorCare drug plan and assorted ancillary benefits. We have several companies for your senior healthcare needs. We do not have any consultation fees for our services, commissions are earned and paid for by the company one chooses to use our agency to enroll in.

Dual eligible…. Medicare/Medicaid programs offer some unique benefits…contact me for more info.

Stand alone insurance coverage for under 65 for single and family plans using marketplace coverages is also a service we offer, helping you navigate through the enrollment process. Health insurance is a product of necessity and not something you want to be without. A "usual and customary" emergency room visit can run into thousands of dollars, not to mention the ambulance ride.

Don't Go Broke In A Nursing Home!! 93% of the senior population do not have long term care insurance. Protecting assets and resources should be a top priority in your estate planning. Irrevocable funeral trusts have exemptions from Medicaid that other insurances do not. Call me for more information.

Property and Casualty coverages include Auto, Homeowners, Farmowners, Renters, Classic Vehicles, Boats, Motorcycles, Campers, Recreational vehicles, with some business and commercial auto.

Personalized service with hometown values, located in Eau Claire, WI .We are happy to meet with you in person and do a no cost needs analysis with you. Referrals are Greatly Appreciated!

Steve Weiss

2125 Brackett Ave. Suite 5
Eau Claire, WI 54701

(715) 210-7675
email: sweiss@wwt.net

DON'T GO BROKE IN A NURSING HOME!

WHICH HEALTHCARE PLAN BEST SUITS YOUR NEEDS?
WHAT IS CUSTODIAL CARE?
93% DO NOT HAVE LTC INSURANCE.
WHAT IS AN IRREVOCABLE FUNERAL TRUST? FIND OUT MORE. I CAN HELP!
CALL STEVE AT: 715-210-7675

WEISS & ASSOCIATES INSURANCE

(715)210 - 7675

We enjoy helping our Senior population sort through all the complicated choices of deciding which health care options work best for them! Having a variety of options from multiple companies offering Medicare related coverage's gives them the comfort of knowing we're here to help! Getting family members involved with this process is most beneficial for all. Education is a fundamental tool used and shared widely.

OUR MEDICARE RELATED PRODUCT LINE INCLUDES:
MEDICARE ADVANTAGE PLANS
PRESCRIPTION DRUG PLANS
MEDICARE SUPPLEMENTS
WISCONSIN SENIOR CARE INFORMATION
DENTAL,HEARING,VISION PRODUCTS &
MUCH MORE!

STEVE WEISS
(715) 210-7675

16 Years Experience in the Senior Healthcare Market. Local Hometown Agency Serving YOU Personally.

2125 BRACKETT AVE.
SUITE 5
EAU CLAIRE, WI 54701

email Steve at: sweiss@wwt.net

COMPARISON OF ESTATE PLANNING OPTIONS

	No Will	Will	Revocable Living Trust
If you become disabled	Probate court appoints guardian who reports to court on an annual basis. The court controls your finances and assets.	Same as if you had no Will because a Will does not have any legal weight until the day you die.	The trustee you pick your incapacity trustee will manage your financial affairs according to your instructions set forth in the trust instrument for assets owned by your trust until your passing. Upon your passing, your successor trustee will step in (it can be the same person).
Cost	Court costs and attorney fees. Covered by the power of attorney documents not by the Will.		Trustee fees, if the trustee (often your family) decides to accept them.
When you die	Probate court oversees State statutes, which controls the amount and to whom your assets are distributed (including your creditors). All interested parties identified by the intestate laws must be notified. Therefore, no planning is a plan.	Probate court oversees the process to assure that your debts are paid, and your assets are distributed according to your Will. The typical time frame is about 12 months.	If your trust is fully funded, only one document goes through Probate (the pour-over Will). This document tells the court that your trustee is overseeing the process. Your trustee shall distribute your assets according to the terms of your trust without waiting for court approval. Furthermore, assets left to your loved ones in trust can be held for their benefit without being accessible to creditors dependent upon how the trust is set up.
Cost	Court costs (State fee of .2%) and attorney fees (typically start at $4,500 and range up dependent upon the attorney (in Wisconsin it cannot be a percentage).		Minimal court costs and attorney fees to help trustee understand the trust and change the titles of your assets.
Flexibility and Control	No control or flexibility. When you die, your property is controlled and distributed by state law, regardless of the circumstances.	Some control, since your Will doesn't take effect until you die. You can write new Wills to cover new circumstances, but Wills are easily contested.	You are always in control of your assets and health, unless you become incapacitated. At that time, the people you designated will deal with your assets and health the way you have instructed within the terms of your trust. The trustee has a fiduciary obligation to abide by your trust. If you are not incapacitated, you can change your trust or even discontinue it. Trusts are difficult to contest.
Privacy	None. All probate records are open to the public (your neighbors, creditors of your beneficiaries, and disgruntled family members).		Your privacy is preserved. Trusts are not public documents. Even though a Certificate of Trust must be on file to sell real estate, the only information on the Certificate is the name and date of the trust, and the trustee powers to sell real estate.
Minors	Probate court takes control of the inheritance. A guardian is appointed and must file annual reports and get court approval of all financial transactions. All funds must be distributed outright to the beneficiaries at age 18.	Probate court takes control of the inheritance. A guardian is appointed and must file annual reports and get court approval of all financial transactions. All funds will be distributed pursuant to the terms of your Will.	Probate court must approve the guardian, but cannot overrule your choice of trustee, nor has any control over the minor's inheritance. Your appointed trustee manages the assets according to the terms of your trust. Usually, the trustee provides funds for medical care, education, maintenance, or any special item you may decide, but does not distribute principal until the ages or circumstances that you have dictated.
Costs	Court costs and attorney fees until the funds are distributed.		Only what your trustee (often your family) chooses to accept.