

## Veterans Aid and Attendance

If you or a loved one 65 and older are in need of home care, assisted-living, or are already receiving care and are a war-time Veteran or a spouse of a War Time VET, you may be eligible for little known Veterans pension benefits that pays up to \$1949.00 per month for life.

Learn How To:

- Qualify for a little-known VA Pension.
- Plan today for future potential long-term care (LTC) expenses (without expensive long-term care insurance).
- Keep control of assets even as you access VA pension benefits.
- Understand available LTC options if you ever face a catastrophic health event or require nursing care or assisted-living.
- Avoid outliving your retirement savings.



Call (775) 851-4754 and ask for John Gilbert, your Veterans Advocate, for your NO cost appointment to review your qualifications.

1.8 million retirees lose their homes each year.

*Make Sure Your Golden Years Have Plenty of Gold to Last!*



### The Importance of Planning

*Create financial leverage, not a false sense of security.*

No one wants to think about a time when they might need long-term care. So planning ahead for this likelihood often gets put off. Most people first learn about long-term care when they or a loved one requires care. Then their options are severely limited. Planning ahead allows you to have more control over your future.

There are many types of Long-Term Care options available today.

### Understanding Long-Term Care

- What is Long-Term Care?
- Who Needs Long-Term Care?
- What Are My Risks of Needing Long-Term Care?
- How Much Care Might I Need?
- How Do Care Needs Change Over Time?

The centers for Medicare/Medicaid (CMS) has 83 years of statistics. You have a 48% change of needing long-term care.



Call for your NO cost appointment to review which option is best for you and your family (775) 851-4754.



Choosing The Right Vehicle For Retirement Can Be Difficult...

To Ensure Safety, Security And NO Risk On Your Investment Requires A

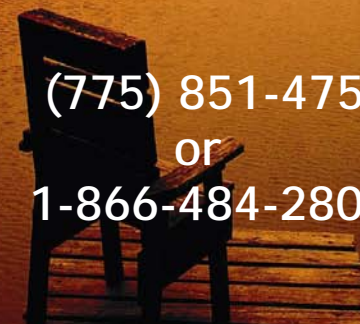
Financial Advisor Planning For Today And For Your Future

Schedule Your NO Cost Appointment Today

(775) 851-4754

or

1-866-484-2800



## KEYS TO A COMFORTABLE RETIREMENT



### A. HEALTH INSURANCE

- 1- COMPREHENSIVE MEDICARE SUPPLEMENT
- 2- HOSPITAL BILLS
- 3- DOCTOR BILLS

### B. LIFETIME INCOME

- 1- SOCIAL SECURITY
- 2- PENSION
- 3- INTEREST INCOME
- 4- REDUCE TAXES

### C. REVOCABLE LIVING TRUST

- 1- HEALTH CARE DIRECTIVES
- 2- FINANCIAL DIRECTIVES
- 3- POUR OVER WILL
- 4- LEGACY PLANNING

### D. LONG-TERM CARE

- 1- HOME CARE
- 2- ADULT DAY CARE
- 3- ASSISTED LIVING
- 4- NURSING HOME
- 5- RESPITE

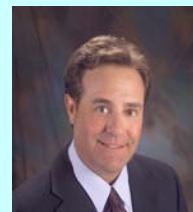
We Are Experts In

Learn why doing nothing could be the worst mistake for you and your family.

**HORIZON**  
SENIOR ADVISORS  
707 Mt. Rose Street  
Reno, NV 89509

(775) 851-4754

**David W. Mello, CSA**  
Mature Asset Advisor  
Elder Planning Specialist



David has over 33 years as a Financial/Health Advisor: Dave started Horizon Senior Advisors in 2003 to respond to the ever changing needs of individuals 55 and over. His goals are to help you to preserve or improve your lifestyle. Minimize your taxes and maximize what is passed on to your estate. Dave has been a two-term Chairman for the Nevada Association of Health Underwriters Legislative Committee; over 30 years as a Nevada business owner; six-time Governor's appointee to a State of Nevada Health-Related Regulatory Board. We have hundreds of clients and most importantly not one has ever lost any of their investment. And, in most cases, has experienced a minimum of a three percent return compounded annually, while the stock market is down. We do not work with financial companies that have received stimulus money or bail outs. Many of our financial partners have been in business since the 1600 - 1800's. Safety and security is our first objective for our clients.

**John R. Gilbert**  
*Veterans Advocate*



John has over 30 years experience in the Health Insurance field: John, working as a Veterans Advocate along with our associates at Amerivets Legal, has processed over 1600 Aid and Attendance Pensions without a single application being denied. John has served on the board of directors in various community service organizations for the past 30 years. John does not charge for his services.