



**Hindu Temple and Cultural Society of USA, Inc. (HTCS)**  
**Sri Venkateswara Temple (Balaji Mandir) and Community Center**



One Balaji Temple Drive  
Bridgewater, NJ 08807, USA

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**Invitation for an Exciting Seminar!!!**

**How to protect your assets by maximizing benefits provided under Medicaid**

Come join  
**Anu Dronadula,**  
a financial advisor  
&  
**Mike Gorman JD CPA,**  
who specialize in this vital  
area of Elder law.

**Date:** **March 03, 2018**

**Time:** **2pm to 4 pm**

**Location:** **Class Room #3,  
New Building  
HTCS**

- *60% of all nursing home expenses are paid by Medicaid.*
- *If you know the rules, A family can save hundreds of thousands of dollars for the surviving spouse and family.*
- *Come learn the rules and how to protect your family from the high costs of a nursing home.*
- *This information is something every family should know.*

**Some of the items covered:**

- Medicaid Trusts
- % year claw back rule
- Medicaid Liens (and how to avoid them)
- QIT's - Qualified Income Trusts
- Resource Limitations (income and assets)
- How to avoid disqualification
- Medicaid Divorces
- Many helpful examples to help you master the materials



**OM NAMO VENKATESAYA**