



CZEPIGA DALY POPE & PERRI
Celebrates 25 Years!

We first opened our doors in Newington in 1998 as Czepiga Law Group. Today, some 25 years later, as Czepiga Daly Pope & Perri, we have proudly grown to include 12 attorneys in 5 Connecticut office locations.

Throughout our 25th anniversary celebration and recognition, Czepiga Daly Pope & Perri will continue to do what we have always done from Day 1 – serve and advise our clients on the best ways to protect all that they have worked for by planning for their tomorrow, today.



We are excited and proud to mark this milestone with our clients and families as we **celebrate our past and look forward to our future.**

Brendan Daly, CELA
Managing Partner

What You Should Know About Living Trusts

A living trust (also referred to as a revocable trust) is a written document that provides for the management of property. Essentially it is a trust fund that owns your assets while you're still alive.

A living trust has three parties:

- (1) the grantor, who creates and funds the trust;
- (2) the trustee, who manages the trust; and
- (3) the beneficiaries.

Here are a few other important things to know about trusts:

- 1. In most cases, the trustee of a living trust is the same person who created the trust.** This means that as the grantor/trustee, you retain complete control over your assets. You can do with them whatever you like. You suffer no loss of control or of income.
- 2. Assets that have been properly transferred into a living trust will not require probate administration upon the grantor's death.** Instead, the trustee or successor trustee can simply distribute assets according to the terms of the trust. It is important to note, however, that assets in a trust must still be reported on the Connecticut estate tax return, regardless of whether or not any estate tax is actually due.
- 3. The terms of a living trust remain private,** unlike a standard Will, which is public.
- 4. Having a living trust in place means there is no need to seek a conservator in the probate court should the grantor of the trust become incapacitated.** Instead, the successor trustee can simply continue managing the trust and its assets according to the established terms.
- 5. It is generally more difficult for anyone to contest a living trust** to prove that the grantor was coerced or otherwise influenced.

Choose Your Medicaid Application Support Wisely

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No one looks forward to applying for Medicaid. It's a complex and grueling process, the rules are always changing, and there are so many things that can go wrong.

Unfortunately, as is often the case, there are companies that are only too willing to take advantage of this situation. These companies claim to be able to process your Medicaid application at a low cost.

Non-attorneys may cause their customers great harm – putting Medicaid applicants at risk for a number of serious issues including denial of eligibility, severe tax liability, loss of spousal assets and other situations that may threaten the client's life savings and other assets.

Are you really saving money?

Many people decide to give these companies a try because they believe they will save money, but, in the long run, that is hardly ever the case. The truth is that applying for Medicaid involves a lot more than paperwork.



While it might seem like you're saving money, only a qualified elder law attorney provides the expertise, advocacy, and representation that you need to ensure that your assets are protected, and to steer clear of any costly pitfalls. And, perhaps most importantly, elder law attorneys are authorized to provide legal advice and representation, and they must advocate in their client's best interests.

As you can see, partnering with a non-attorney rather than an elder law attorney is a choice that is, as the saying goes, penny wise and pound foolish. There is just too much at stake to gamble on the hope that everything will go smoothly.

Got a Gift Card? Make Sure You Do This First!

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Gift cards can certainly make a great holiday present! But, before giving a gift card or using one yourself, the *Better Business Bureau* has some tips to make sure you get what you paid for.

When buying a physical gift card, watch for stickers covering gift card barcodes.

A savvy scammer can tamper with in-store gift cards by adding stickers printed with barcodes over top of the card's real barcode.

Look for indications of tampering like ripped or wrinkled packaging, and check if the PIN is exposed.

If anything looks suspicious, it's probably best to take a different card.

Be wary of too-good-to-be true gift card deals.

Gift cards promoted online for popular retailers at steep discounts might be using these offers to steal payment card numbers or other personal information. Instead, go directly to the merchant and purchase a card from them.



Research how to use the card.

Not all retailers have the same policies when issuing a gift card. Check the terms and conditions on the type of gift card purchased.

Use it – quickly. Don't delay in using the gift card as the longer it sits around, the more likely it will go unused or worse, more open it will be to cybercriminals trying to access the balance. (It's also a good idea to change the PIN on the card.)

Treat it like cash. If the card is lost or stolen, report it to the issuer immediately. Most issuers have toll-free telephone numbers to report a lost or stolen card – find it on the card or online.

What You Should Know About Living Trusts (continued...)

You MUST fund the trust.

Funding a trust simply means transferring assets into the trust, typically by titling assets and beneficiary designations in the name of the trust.

Failing to fund a trust is the single biggest mistake people make when setting up a living trust. Until you transfer your assets into the trust, you cannot reap any of the benefits of having the trust in the first place.

Retirement accounts cannot be put into a living trust.

Retirement accounts such as an IRA, Roth IRA, 401K, 403b, 457 and the like cannot be put into a living trust as this can cause unintended and potentially devastating tax ramifications.

However, assets that can be put into a living trust include:

- bank accounts
- corporate stocks
- bonds
- tangible investment assets – e.g., gold bullion, silver coins, art objects, etc.)
- general or limited partnership membership interests
- real estate
- life insurance policies

A living trust may or may not be appropriate for you.

A living trust is not necessary for everyone, but – in the right situations – including it in an estate plan offers important advantages. As with many planning strategies, it depends on your specific circumstances.



**Everyone shines,
given the right lighting**

- SUSAN CAIN



6 Tips To A Safer Online Shopping Experience



Online shopping despite all its benefits, can have a dark side too – especially concerning consumer losses due to fraud or scams.

Here are six things you can do to help ensure that your online shopping experiences are good ones.

1. Stick with sites you know.

When in doubt about a company or its website, skip the web entirely, and use a brand's app to access its products instead.

2. Make sure the site you're on is legit.

Potential signs of online trouble:

- Http instead of Https
- Suspect link sources
- Sites that ask for too much information
- No customer service
- Deals that are too good to be true

3. Create strong passwords.

4. Pay attention to your credit card and other account statements.

Check your bank, credit card, and payment app (PayPal, Venmo, etc.) accounts on a regular basis.

5. Use a credit card instead of a debit card.

This way, even if your card is hacked, the hacker won't be able to withdraw any funds from your actual account.

6. Protect Your Tech.

Take some basic hardware and software security measures to protect your data and personal information, such as updating your software, avoiding public WiFi, using a VPN, and installing antivirus software.