LAW OFFICE CLIENT INSURANCE REFERRAL DISCLOSURE FORM

As part of my Estate Planning and Elder Law practice, I often advise individuals, whether younger or older clients, on matters pertaining to planning for Long-Term Care, Special Needs, Disability, Chronic Illness or Terminal Illness. Younger clients (under 60) often think that they do not have to prepare for these matters yet, however, it is very prudent to do so in order to assure that funds and arrangements are in place years later (or sooner if an emergency occurs).

Beyond legal solutions, especially with Long-Term Care and Special Needs planning, an individual's life can be significantly enhanced by the utilization of financial products such as:

- **Life Insurance** (i.e., whole or universal life policies that build up a "cash value" as a source of funding for extending the period before needing to rely on government benefits for Special Needs and/or Long-Term Care Planning)
- **Annuities** (i.e., "Immediate" Annuities for Crisis Planning in Special Needs and/or Long-Term Care to convert resources to income to qualify for government benefits) and
- **Long-Term Care Insurance** (whether a traditional "Partnership policy" to protect assets against Medicaid Recovery or a "Hybrid" Life Insurance/Annuity product to provide an additional death benefit in addition to the LTC benefits to leave a legacy to family members).
- **Medicare Advantage Plan** (NOTE: requires a separate "Scope of Appointment" form and a separate meeting)
- **Medicare Supplement Plan** (NOTE: requires a separate "Scope of Appointment" form and a separate meeting)
- **Medicare Prescription Drug Plan** (NOTE: requires a separate "Scope of Appointment" form and a separate meeting)

These financial products go beyond the traditional practice of law. In order to make sure that I can provide more comprehensive estate planning and elder law services to my clients, I have obtained my Georgia Life and Health Insurance Agent licenses.

You can lookup my insurance status at: https://www.oci.ga.gov/agents/AgentStatus.aspx.

The Georgia Bar Rules mandate that I inform you of the following:

1. **You understand that the amount of commission I will receive would be anywhere from 20% TO 50% depending on the client and insurance product.**

2. **You have the right to seek independent counsel.**

3. **You have the opportunity to seek the advice of an independent attorney concerning the terms of the insurance transaction.**

4. **You consent in writing to the allowing me to participate in any insurance transaction as an insurance agent in addition to an attorney.**

5. **You are made aware comparable insurance products are available from other sources and their relative cost may or may not be lower.**

IF YOU DESIRE MY REFERRAL TO AN INSURANCE AGENT, PLEASE SIGN BELOW AND RETURN THE FORM TO ME EITHER BY FAX TO (770) 818-5745 OR EMAIL TO INFO@ESTATEPLANESQ.COM

_____ **DATE:** _____
CLIENT

_____ **DATE:** _____
CLIENT (2nd spouse if married)