

John A. Kruse, Jr., JD has practiced law for 30 years. He is a member of the Ohio State Bar Association and is a Chartered Life Underwriter (CLU), Chartered Financial Consultant (ChFC), and Chartered Property & Casualty Underwriter (CPCU). He has a degree in Accounting from St. Joseph's College.

Over the course of his career, he has spoken at industry conventions and continuing education seminars, and has authored numerous planning articles.

In addition to his law practice, John owns an investment and financial planning focused on income planning and asset protection. He has over 25 years of financial advising experience. He is an investment advisor representative (IAR).

His areas of practice are:

- * Estate planning for individuals and business owners.
- * Probate.
- * Tax reduction strategies for individuals and businesses.
- * Asset and income protection.
- * Business formation.
- * Business consulting on contracts, accounting issues, and transfer of ownership.
- * Tax and estate strategies that create "win-win" results using special tax exempt Charitable Trust options.
- * Life insurance and annuity questions on taxation, benefits, and appropriateness for your purpose—includes analysis of plan's benefits and costs.

Directions:

Located in downtown Hamilton in the unique "art deco" Municipal Building at 20 High Street, next to the historic High Street Bridge.

From Cincinnati, take I-75 north to SR 129 west (Hamilton). Continue for about 11 miles onto High Street in downtown Hamilton.

From Tri-County area, take Rt. 4 north to High Street (about 9 miles); turn left onto High Street and continue to the BizTech Center.

Parking available at meters on the street, the city parking garage at corner of North Third & Market, or directly behind our building on Market St. City lots are available behind Elder-Beerman's on Market Street.

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Veterans' Aid & Attendance Benefit Trust

- Last Will & Testament
- Durable Power of Attorney
 - Healthcare Power
 - Living Will
- Special VA Revocable Trust
 - **\$700 per client**



J. A. Kruse Law Firm

John A. Kruse, Jr., JD, CLU, ChFC, CPCU

**For qualifying Veterans & their
surviving spouses**

Tel: (513) 867-8111

The Basic Estate Plan for Veterans

Providing “peace of mind” for you and your family

Your Veteran’s Estate Plan & VA Trust will include:

1. **Basic Will.** If married, all to spouse as the primary beneficiary with children as contingent class beneficiaries. Singles select one primary and one or a class of contingents.
2. **Financial & Healthcare Powers.** Name one agent, either spouse, child or trusted friend to make financial and health decisions.
3. **Living Will.** This is a personal end of life choice—it relieves your family from making difficult end of life decisions.
4. **Revocable Trust for Veterans.** This special trust is created for Veterans and/or their survivor to hold assets that will not count as a re-

source for certain VA benefits. Usually a child is the trustee and your children are the final beneficiaries. While you must give up the right to revoke or change the trust, you give it to your trustee instead. Trust assets and income cannot be paid to you directly from the trust.

5. **Trust Verification & Financial Directive.** These two documents come in handy when transferring assets into the trust.

J.A. Kruse Law Firm is not affiliated with nor the owner of any organization that provides assistance to veterans and their spouses by qualifying for the VA’s “Aid and Attendance Benefit.”

**\$700 per client
Time in excess of 5 hours billed at
regular rates—this includes tele-
phone calls and travel.**

If your estate requires more than a VA Trust Estate Plan, the attorney will advise you during consultation. The appropriate fee will be agreed upon at that time.

The Process

We’ve made it easy to get started!

Call for an appointment.

- Your fee covers up to five hours of legal consultation plus your documents. Fees are due in advance.

Complete the Basic Estate Planner.

- Complete the Confidential Data form. Bring this form to the appointment along with the fee.

Document Review & Approval.

- Review and approve the completed drafts, either in person or by telephone, fax or email.

Execution of Final Document.

- Meet with the attorney and witnesses to sign and notarize the documents. **NOTE: Family members and persons who benefit from your Will & Trust cannot act as witnesses.**

J. A. Kruse Law Firm does not advise on qualification for the VA benefit.

