Program for the Terminally Ill

presented to: Home & Hospice Care of RI

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Program Specifics

2 parties to a contract - Investor and Hospice Patient enter into a business arrangement

Eligibility Criteria for hospice patient to join program

- Hospice patient must be between age 18 & age 98
- U.S. Citizen or permanent resident, must provide Soc Sec #, address etc.
- Must understand the benefits of this joint tenant account

As a joint account holder, the patient

- Agrees to a contract that Investor will deposit 100% of funds and investor will receive 100% of any liquidation/redemption proceeds. The patient, in lieu of investing funds will agree to financial participation in one of the two options below. Either participation option will release any and all ownership rights in the joint account to the Investor.
 - 1. Cash Payment upon successful joint account establishment (Typically 5 Business Days)
 - 2. Payment upon account liquidation, in which patient designates a beneficiary (family/friend) as a survivor so that a percentage of proceeds can be distributed at a future date (Under this option there is no guarantee of profit or future date of liquidation)

3 important questions:

- Is this program Legal?
 - YES, any two individuals can enter into a Joint account, under RI law, as long as both parties give consent. (Patient's power of attorney can give consent on behalf of patient)
- Will the patients ever be required to pay back any funds received?
 - NO. all proceeds received by patient are not refundable. Funds will be kept by patient or designated beneficiary.
- Will this affect a patients Medicare, Medicaid, Social Security or any other Govt. Program?
 - NO, usually receipt of cash does not eliminate or reduce any government assistance program. If needed a patient may designate a family member or loved one to receive funds.

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