



CASE STUDY: PAUL AND DENISE TOPICHAK

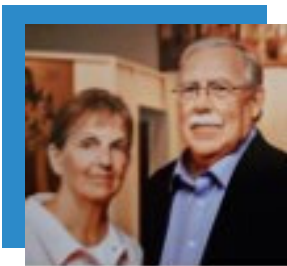
AT A GLANCE

CHALLENGES

- Protecting assets
- Complex estate planning needs
- Desire to meet In-person

RESULTS

- Attained peace of mind for the family's future
- Brought family even closer together
- Stayed involved, engaged, and informed throughout process



"Roth Elder Law didn't disappoint. We received a total estate plan that protects what we have worked hard for and meets our family's needs. This should serve us well for the rest of our lives."

PAUL AND DENISE TOPICHAK

BACKGROUND

Married for 52 years, Paul and Denise Topichak have two adult sons and live in Hammondsport, New York. As a couple, they have worked hard and been "blessed in life" with assets they want to preserve for their family's future.

The Topichaks retained Roth Elder Law in January 2022 to develop a comprehensive estate plan covering three important areas — a Revocable Trust, a Medicaid Asset Protection Trust (to protect assets from nursing home or other long term care costs), and continuing trusts to protect what their beneficiaries will receive.

CHALLENGES

The Topichaks had decided to downsize from their lakeside property to a smaller home in a 55+ community. Their priority was to keep the lake house in the family, as well as to ensure their existing planning documents (Wills, Health Care Proxies, Powers of Attorney and related forms) were properly updated.

Paul was concerned they might lose financial control and possibly even loss of the assets they had spent a lifetime building. The Topichaks didn't want to simply hand over the entire process to a lawyer to handle — they insisted on being involved, engaged, and informed throughout. Moreover, they wanted to discuss the private and delicate estate planning details face-to-face, to ensure their wishes were suitably conveyed.

Roth Elder Law was recommended to the Topichaks by both their family lawyer and their financial advisor of many years, as well as by their son Joseph, also a local financial advisor. It was clear the firm was best equipped to manage this complicated process and fulfill The Topichaks' requirements.

SOLUTION

While most firms may write Simple Wills, Roth Elder Law excels at navigating the complex and intricate details of estate planning for clients who want to future-proof their assets. The team at Roth Elder Law listened to the Topichaks' questions and expectations, and supported them through the detailed estate planning process. Working together, the team prioritized face-to-face meetings to ensure the Topichaks understood all the finer details.

Paul and Denise felt reassured that, while the establishment of an irrevocable trust results in some loss of asset control, they had full control over trustee designation and changes to best ensure the protection and fulfillment of their wishes and interests. The firm implemented a wide range of planning solutions — from Living Trusts and Wills to HIPPA statements and Medicaid protection— to allay any fears and build a solid foundation for their future.

As Paul explained, "The legal process is not that easy for a layperson to understand. We generated dozens of questions."

CASE STUDY: PAUL AND DENISE TOPICHAK

RESULTS

Roth Elder Law exceeded all of Paul's and Denise's expectations. They provided the security needed while handling their estate planning experience with grace and a personal touch.

Attained Peace of Mind

Roth Elder Law's willingness to take in-person meetings and answer all of the Topichaks' questions was priceless.

"Anytime someone takes the time to understand your situation and answer your questions," Paul says. "It creates an atmosphere of trust. That's someone we are very comfortable working with."

Brought the Family Closer Together

While Roth Elder Law helped future-proof the Topichaks' property and assets, it meant even more to their family. The importance and inclusiveness of the estate planning process served as a catalyst for frank conversations that helped bring the family even closer together.

"It's impacted our whole family," Paul says. "Both our boys were involved, and you can't be afraid to talk about the future. Going through a process like this makes you grateful for all you have."

Offered Proactive, Professional Service

Roth Elder Law went above and beyond for Paul and Denise, providing a level of service that exceeded their expectations.

"Patrick and his staff did everything they said they would do—and beyond—in a timely manner," Paul explains. "We didn't have to reach out to them. They were always one step ahead and routinely called us if there was something we needed to do or follow up on."

Established a Secure Future

Roth Elder Law has helped give the Topichaks a renewed sense of confidence in their future. They're now comfortable in knowing that if their circumstances should change, they can call on the firm to help carry out their desires and wishes.

"It's very reassuring to know we have a trusted and valued resource that we can go to, who understands our lives and goals for the future," Paul says.

At Roth Elder Law clients are the priority. At their core is a profound understanding, compassion, and commitment to supporting individuals and families through challenging times in their lives.

Patrick J. Roth and his team are ready to work in partnership with you to create a plan that keeps you and your loved ones secure. Whatever you need, no matter how simple or complicated, they're ready to make things easy.

[Book a consultation today](#) to learn how they can help advise and guide you.

Roth Elder Law, PLLC
109 W. Water Street,
Painted Post, New York 14870
607-962-6162
info@rothelderlaw.com

