



Peace Of Mind Through Thoughtful Planning



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At O'Connell Law LLC, we focus on Estate Planning, Elder Law, and closely-related practice areas. In essence, however, we focus on helping people plan for the future, cope during times of crisis, and find answers to difficult questions, such as:

- How can I ensure that my assets will go to the people I want to receive them after I pass away?
- How can I make sure that only people of my choosing can make medical and financial decisions for me if I become incapacitated?
- If my spouse or I need to enter a nursing home, how will we pay for it?
- Am I eligible for MassHealth assistance to help pay for nursing home care?
- Am I eligible for Veterans Benefits? What is Aid and Attendance?
- What is required to settle an estate?
- How can I protect my heirs' inheritances if they are not yet mature enough to manage money?
- How can I pass my values and hopes for the future to my loved ones and future generations?

The customized plan we design for you can address questions like these and will incorporate solutions to help you realize your particular goals for today, tomorrow, and beyond. Clients often tell us that they have greater peace of mind from knowing they have a plan in place for the future.



ABOUT US

Many people are intimidated by the prospect of meeting with a lawyer. They imagine a cold, sterile office with hundreds of dusty law tomes crammed into a bookshelf in the corner. A rather dour man in an expensive suit speaks to them in a strange language known as Legalese, slides a pile of papers across a massive desk to be signed, and then sends them on their way.

Of course, this is not what it is like to meet with a lawyer, and your experience at O'Connell Law LLC will be quite the opposite.

Our office has the look and feel of a home, with comfortable furniture and a friendly, relaxed ambience. This is not because we take the practice of law lightly, far from it. Rather, it is a reflection of who we are. We believe that estate planning and related practice areas are not just about properly filling out paperwork, but also about getting to know clients on a personal level, working closely with them to understand their concerns and goals, and taking the time to explain options in clear, easy to comprehend language.

In short, we believe that the essence of estate planning is establishing strong, personal relationships. We hope to serve as your counselors for life.

[Contact us today](#) to see for yourself the difference a personal approach to the practice of law can make. We'll have a hot cup of coffee waiting for you.





Tiffany A. O'Connell JD, LLM, AEP

Tiffany A. O'Connell JD, LLM, AEP

Tiffany is the principal of O'Connell Law LLC. Tiff focuses her practice on estate planning, Medicaid and veterans benefits planning, trust and probate administration, business succession planning, charitable planning, and retirement and wealth strategies.

Tiff decided in 2010 to open her own practice in order to provide a very high level of customer service to her clients. Prior to having her own law practice, Tiff was an attorney with an estate planning law firm on the North Shore. She joined that firm in 2007 following an active-duty tour in the Army's Judge Advocate General Corp at Walter Reed Army Medical Center in Washington, D.C., where she served for one and a half years as Soldier's Counsel for disabled soldiers. Prior to her active-duty tour, Tiff worked for many years in the insurance industry, both in-house as well as with an insurance defense law firm.

Tiff received her J.D. from New England School of Law in 1994. She received her Bachelor's degree in English from Boston College in 1991. Tiff earned her LLM in Taxation at Boston University Law School in 2011. She also has received her Accredited Estate Planner (AEP) designation from the National Association of Estate Planners & Councils.

She is admitted to practice law in Massachusetts and New Hampshire.

Tiff is a member of the American Bar Association; Boston Bar Association; Boston Estate Planning Council; Elder Counsel LLC; Fiduciary Inn of Court; National Academy of Elder Law Attorneys, Inc.; National Association of Estate Planners & Councils; New Hampshire Bar Association; Society of Trust and Estate Practitioners; and Wealth Counsel LLC.

Tiff is also involved with her community and serves as a board member of the [Bethany Hill School](#) (an affordable housing community with a focus on education and inclusion); club president of her local Rotary club; and as a committee member for [Leadership MetroWest](#).

In her spare time, Tiff enjoys cycling and spending time with family and friends. She is also licensed as a commercial pilot and flight instructor and hopes to one day have time to fly and buy a \$100 hamburger.

Estate Planning

Some people believe that estate planning is only for the wealthiest of families. The truth is, virtually everyone can benefit from having an estate plan of their own, and having it prepared by an attorney who focuses on this area of the law.

One reason is that without your own plan, the Commonwealth of Massachusetts will control how your assets are distributed after you pass away. The Commonwealth will simply follow established guidelines for asset distribution, and it is not at all interested in making sure your wishes are carried out, streamlining the process, or minimizing costs.

Another reason to have your own estate plan is to ensure that a person of your own choosing can make medical and financial decisions for you in the event of incapacity. Without an estate plan, someone will need to petition the court to control your medical care and assets—this can be a lengthy and expensive process and may end up being undertaken by someone you might not want to make these decisions for you.

This is just part of what an estate plan can help you accomplish. Depending on your particular needs and goals, we can design a plan that:

- Helps assure the continuance of surviving family members' lifestyle and the protection of assets
- Passes your values, work ethic, and a sense of responsibility to heirs
- Substantially reduces income, excise, gift, estate, and generation skipping taxes
- Keeps your financial affairs and family matters private
- Protects your heirs' inheritances if they become divorced, remarry or fall under the influence of predators
- Helps you leave a lasting legacy and impact on society
- Provides you with greater peace of mind knowing that you have a plan in place for the future

Accomplishing goals like these is not simply a matter of properly filling out various legal forms. It is about close collaboration between client and attorney. We will take the time to gain a thorough understanding of your concerns, goals, and hopes for the future. Only then will we design and implement a customized plan capable of addressing every single one of them.

We will also be there to help you make sure that your assets are aligned with your estate plan. We believe “funding” your estate plan is crucial. This is why we work closely with you through our funding department, ReTitleIt, to help you make sure that assets are titled so that they work with your estate planning goals.

In addition, we make ourselves readily available to maintain your plan over time, so that it takes into account changes in your personal relationships, financial situation, and health, as well as those of the people you love.



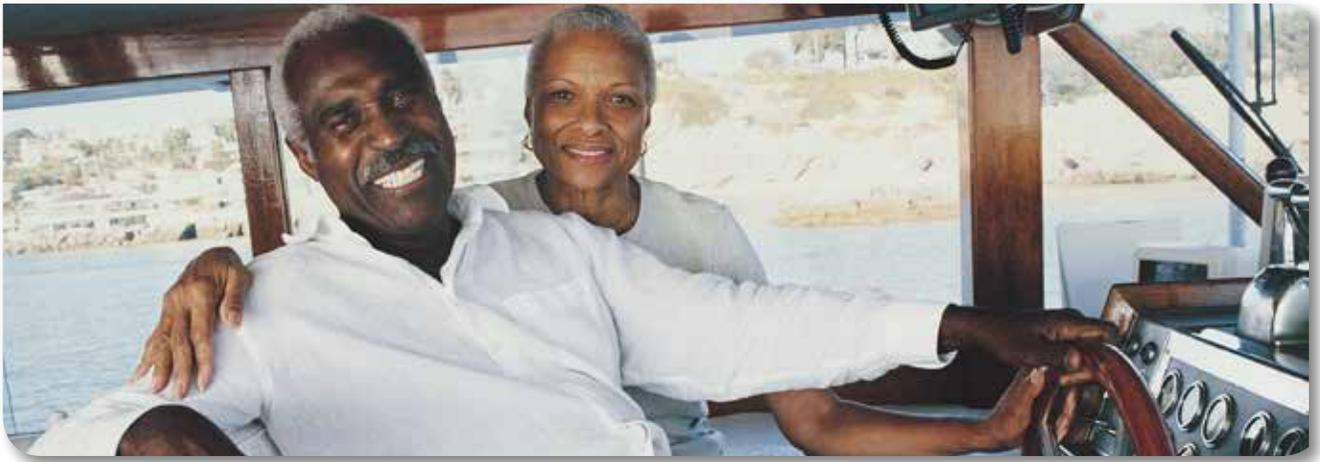


Elder Law

Our goal with respect to elder law is to help seniors and the people who love them address the many financial, medical, and legal issues that come with growing older. Principal among these is finding ways to pay for the cost of long-term care. Consider the following statistics:

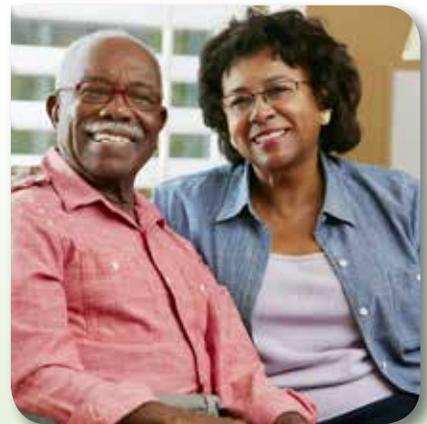
- At least 70% of people over age 65 will need long-term care services and support at some point in their lives
- The average nationwide cost of nursing home care is \$75,000 per year for a semi-private room. The average cost of nursing home care in Massachusetts is well above the national average
- A single person's assets must be spent down to \$2,000 before MassHealth will pay for nursing home costs—in a nursing home that accepts MassHealth

We can help you plan in advance for the possibility of incapacity and the need for long-term care, as well as help you cope with what we call a Medicaid Crisis situation.



Proactive Planning

Proactive planning is for people who are healthy now, but want to have a plan in place to protect their hard-earned assets against the possibility of needing long-term care in the future. We can use a variety of tools and strategies that will enable you to get the care you need without spending down all of your assets. The plan we design will also enable you to get assistance from MassHealth to help pay for your care as quickly as possible if and when you need it.





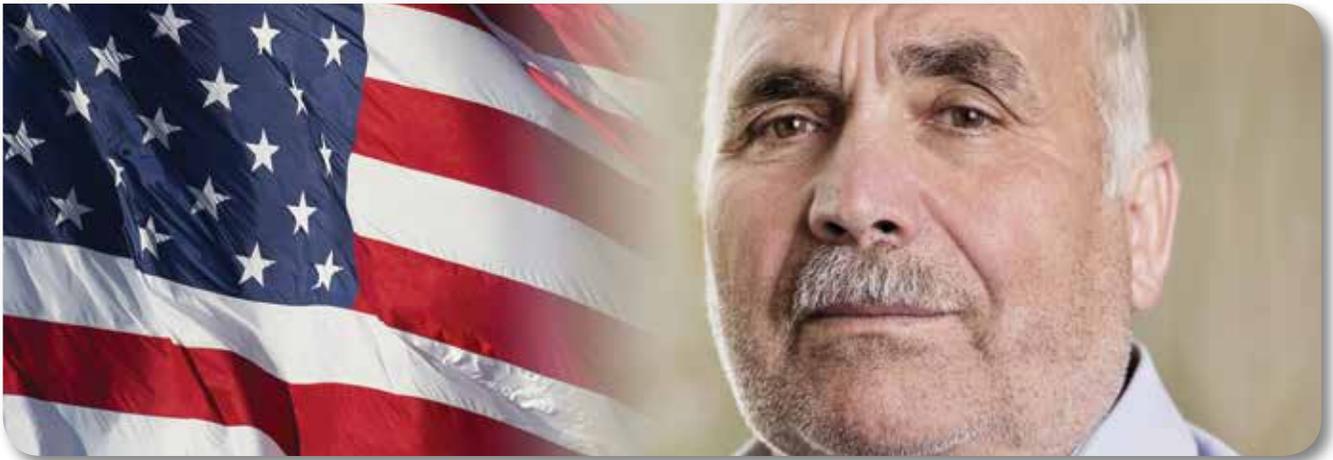


Coping with a Medicaid Crisis Situation

Medicaid is the largest provider of financial assistance for nursing home residents in the United States. (In Massachusetts, Medicaid is known as MassHealth.) Given the cost of long-term care, when financial assistance from MassHealth is denied and a member of the family must enter a nursing home immediately or in the very near future, it precipitates a financial crisis for most families. We call this situation a Medicaid Crisis.

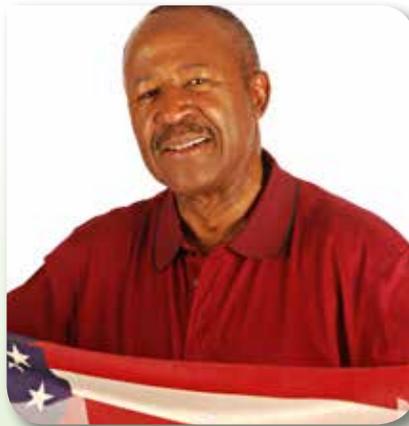
What you need to know is that the information provided by well-meaning friends, social workers, nursing home intake staff, and others about MassHealth eligibility is often wrong or outdated. Laws governing eligibility are complicated and change from one year to the next. We understand these laws and how to help you get the care you need without exhausting your life savings. If you or someone you love is faced with a Medicaid Crisis situation, contact our office as soon as possible. Even if you have been denied assistance from MassHealth, or are already in a nursing home, we may still be able to help you.





Veterans Benefits

Veterans and their families are among our nation's greatest heroes. Unfortunately, millions of veterans are eligible for benefits but do not receive them. The reasons for this include uncertainty about the benefits available, a confusing application, and the fact that most applications are denied out of hand even though the veteran in question is indeed eligible for benefits. One of the most important and helpful of these benefits is also the most underutilized. It is called the Veterans Aid and Attendance Pension Program.





Aid and Attendance

The Aid and Attendance Pension Program allows an eligible veteran to receive more than \$23,000 per year for assistance with medical expenses and long-term care. The eligible veteran's widowed spouse can receive more than \$12,500 per year. The benefit can be used to pay anyone for home care, including a veteran's child. It can also be used to help pay for professional care in the home, assisted living care, nursing home care, and more. In this way, Aid and Attendance allows an eligible veteran or widowed spouse to remain in his or her home for as long as possible, while at the same time protects family assets against the high cost of long-term care.

Eligibility requirements for Aid and Attendance include:

- 90 days or more of active duty, with at least one day during a period of wartime
- A discharge other than dishonorable
- The veteran or spouse must have medical expenses
- Applicants must pass an asset and income test

If you think you or someone you love might be eligible for benefits from the Aid and Attendance Pension Program, contact us at your earliest convenience. Our firm's Founder, Tiffany O'Connell, is herself a veteran and served an active-duty tour in the Army's Judge Advocate General Corp at Walter Reed Army Medical Center in Washington, D.C. She is also an accredited attorney with the Veterans Administration. Tiff knows first hand the sacrifices veterans have made on behalf of our country. She welcomes the opportunity to be of service to you and your family in return.



Probate

The loss of a loved one is difficult enough without the added stress of having to make important financial decisions while grieving. Although our goal is to help clients implement estate plans in advance to avoid the probate process, if your loved one didn't have a plan, you may find that you need to administer his or her estate. We are here to help you with every aspect of probating your loved one's estate, including:

- Gathering all property from the estate and assessing its value
- Collecting all investment income such as dividends, stocks, etc.
- Determining payment methods for all claims, debts and taxes against the estate
- Preparing estate tax returns
- Distributing property to beneficiaries and heirs

We understand what you are going through during this difficult time, and will guide you through the process compassionately and efficiently.





Trust Administration

Trusts must be properly administered to make sure the trustmaker's wishes are carried out. The steps involved in administering a trust include filings with the court, state taxing authorities, and the Internal Revenue Service, as well as notifying certain individuals in accordance with the law. In addition, opening bank accounts, settling creditor claims, paying the decedent's final expenses, arranging for the sale of assets, and more must be accomplished—all while making sure that proper accounting is maintained throughout the process and provided to trust beneficiaries.

Failing to properly administer a trust can have serious legal and financial consequences for the trustee. If you have been asked to serve as trustee, the decision to do so should not be taken lightly. If you decide to serve as trustee, we can explain the risks to you and guide you through every step of the process. We can also work closely with your existing personal representatives and advisors to ensure the directives of the trust are carried out. If you decide you do not want to take on the responsibilities of trustee, we can help you select the appropriate representative.

If you are faced with the prospect of probating an estate or administering a trust, contact us today to discuss your situation. You are not alone during this difficult time. We are here to help you through every phase of the process, so that you and your family can focus on what is most important—taking care of your loved ones.



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