



PRESERVE YOUR CLIENTS' ASSETS.

We provide long-term care solutions
to attorneys & their clients through
specialty insurance products.

[FIND OUT HOW](#)



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ABOUT US

WHO WE ARE

Krause Financial Services is a pioneering, attorney-led financial services firm that specializes in crisis Medicaid planning through the use of Medicaid Compliant Annuities and other insurance products. With over 30 years of experience, we work with elder law attorneys and their clients to accelerate eligibility for benefits and provide relief from the financial hardship of long-term care.

We customize long-term care solutions for senior clients across the country. In addition to providing revolutionary products, we educate attorneys on the strategies and opportunities in crisis planning.



Our growing 10,000 square foot headquarters in De Pere, Wisconsin.

We work diligently to ensure we remain up-to-date on all state-specific Medicaid rules and regulations, and our staff of highly-trained Benefits Planners provides one-on-one support for every case our office encounters. When working with us, you can rest easy knowing that you're working with the industry experts.

OUR HISTORY

Dale M. Krause, J.D., LL.M. started his career as an estate planning attorney in Michigan. He soon discovered that even the best estate plan could be derailed by unexpected long-term care costs. He saw an opportunity to use annuities as tools to accelerate Medicaid eligibility and protect the hard-earned assets of seniors in need of nursing home care.

As word spread about Dale's innovative approach, he decided to turn over his private practice and serve as a broker for attorneys across the country. He established a small office in De Pere, WI, and now houses his growing team in a 10,000+ square foot space.

WE EXIST TO EDUCATE, ADVISE, AND SUPPORT ELDER LAW ATTORNEYS IN QUALIFYING THEIR CLIENTS FOR MEDICAID BENEFITS USING SPECIALLY-DESIGNED INSURANCE PRODUCTS.

Today, Dale is President and CEO of a thriving company that is the established leader in its field. While the laws and regulations have changed over the years, the purpose has remained the same: help attorneys accelerate their clients' eligibility for Medicaid benefits. Dale's team does this through a range of products and services, a focus on responsiveness and quick turnaround times, and continuing education tools for attorneys.

HAVE QUESTIONS?
CALL OUR OFFICE (866) 605-7437



Thomas Krause, J.D. educating attorneys on Medicaid planning.

WAYS TO WORK WITH US

Working with us is fast, easy, and simple.



Directly with you.

or



Directly with your staff.

HOW WE HELP

Relieve the Financial Burden OF LONG-TERM CARE

With the aging population growing, seniors need skilled and knowledgeable elder law attorneys to guide them toward financial stability in the likely event of a nursing home stay. As an attorney, you need a resource that's committed to serving the needs of your clients and your practice.

10,000+

AMERICANS ARE TURNING
65 EVERY DAY

70%

OF THOSE WILL REQUIRE
LONG-TERM CARE AT
SOME POINT

\$7,441 PER
MONTH

THE AVERAGE COST OF A
NURSING HOME STAY

*Based on Genworth 2018 Cost of Care Survey

OUR COMPANY PROFILE:

Equipped with experience, exclusive products, and an unmatched industry reputation, we work with you to accelerate your client's eligibility for Medicaid while preserving their assets in the process. Our company has become a staple to thousands of elder law firms across the country. **We are your go-to resource.**



3,000+
ATTORNEY CLIENTS



30,000+
CLIENT CASES RESOLVED



30+
YEARS OF EXPERIENCE



25+
PROFESSIONALS ON STAFF
+ IN-HOUSE SUPPORTING COUNCIL

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POWERFUL PRODUCTS



| MEDICAID COMPLIANT ANNUITY

A Medicaid Compliant Annuity (MCA) is a Single Premium Immediate Annuity (SPIA) with special provisions that meet the requirements of the Deficit Reduction Act of 2005. It converts liquid assets into an income stream with no cash value. **This asset preservation tool helps accelerate your clients' eligibility for Medicaid.**

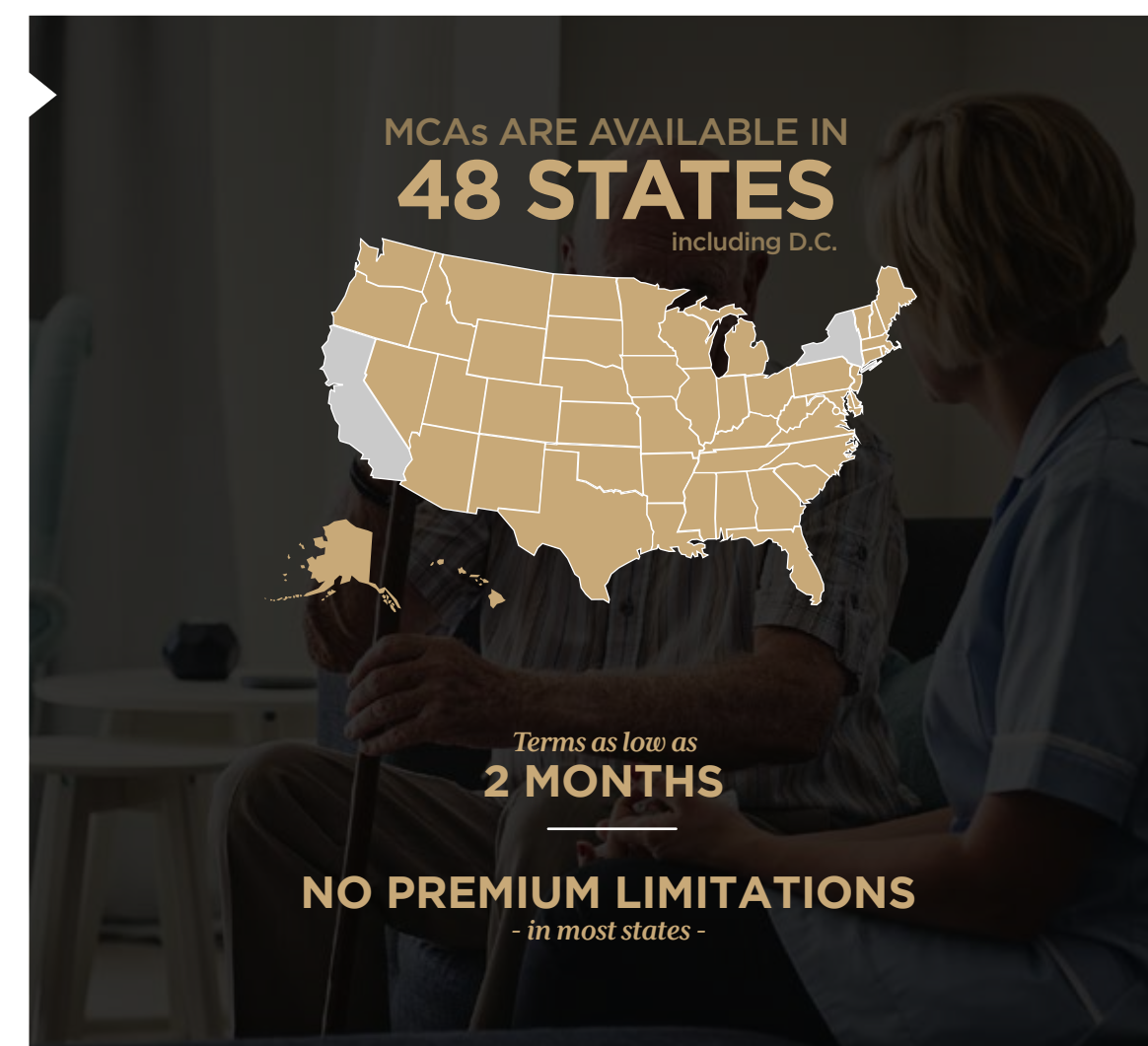
An MCA can help your client achieve:

- ✓ Accelerated Medicaid eligibility
- ✓ Asset preservation
- ✓ Peace of mind

An MCA may be right for your client if they:

- ✓ Are currently residing in a nursing home
- ✓ Have exhausted Medicare or long-term care benefits
- ✓ Have excess countable assets

The Medicaid Compliant Annuity is available in 48 states and the District of Columbia. It is irrevocable, non-assignable, and typically must name the state Medicaid agency as beneficiary. The product has zero cash value and is considered income only. It can be funded with either non-qualified or tax-qualified funds.



HAVE QUESTIONS?
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| LONG-TERM CARE INSURANCE

Long-Term Care Insurance (LTCI) is an insurance contract that exchanges a premium amount for future benefits in a long-term care facility.

| FUNERAL EXPENSE TRUSTS

An Irrevocable Funeral Expense Trust is a small whole life insurance policy that is irrevocably assigned to a funeral trust controlled by an insurance company.

| TAX-DEFERRED ANNUITIES

A tax-deferred annuity is designed for clients of retirement age who are not in need of long-term care. It is an exchange of funds for future income.

| ADDITIONAL PRODUCTS

- REFUSAL LETTERS
- WHOLE LIFE INSURANCE POLICIES
- ANNUITY TO FUND A PERSONAL SERVICES CONTRACT

LEARN MORE ABOUT OUR PRODUCTS \\
AT [MEDICAIDANNUITY.COM](https://www.MEDICAIDANNUITY.COM)

- VIEW OUR PRODUCTS -

SEE THESE PRODUCTS IN ACTION:

Request Your Free Copy of the 2019 KRAUSE REPORT

Our annual Krause Report publication is jam-packed with essential information that estate planning and elder law attorneys need to be successful in Medicaid planning. Each year, we work hard to bring the latest on the landscape of long-term care, educational resources, and planning tools. Whether you're just getting started or you're a seasoned expert, this guide is your go-to resource for navigating Medicaid and the elder law industry.

Inside the 2019 Krause Report you will discover:

- ✓ Medicaid planning tools & techniques
- ✓ Cutting-edge planning strategies
- ✓ Detailed case studies
- ✓ And more!

REQUEST MY FREE COPY



Includes Detailed Case Studies

step-by-step breakdown of common spend down techniques!

KRAUSE REPORT

2019

Medicaid Compliant Annuities | Long-Term Care Insurance
Educational Resources | Planning Tools | Case Studies



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CUSTOM SERVICES

CRISIS MEDICAID CASE ANALYSIS

It is never too late to save your client's assets, even if they are already in a nursing home. Our Benefits Planners will review your client's unique case facts and develop a custom solution using a Medicaid Compliant Annuity.

Our comprehensive proposals include:

- ✓ A strategy to accelerate Medicaid eligibility,
- ✓ A specific annuity recommendation, and
- ✓ The economic results of the plan.

As your strategic partner, we provide the guidance needed to accelerate your client's eligibility for benefits. If your client chooses to proceed, we will guide you through the annuity application, the purchasing process, and issuance of the contract.



LONG-TERM CARE CONSULTATION

If your client is interested in planning ahead for long-term care, we can assist in the purchase of a Long-Term Care Insurance policy. Our Benefits Planners will guide you on the options available to your client and advise on how the policy will help them in the event of needing long-term care. If your client chooses to proceed with a policy, we will work with you step by step to secure the purchase and help protect your client's financial future.

EXPERT TESTIMONY & LITIGATION SUPPORT

Sometimes cases are misunderstood. If your client receives a Medicaid denial due to a product purchased through our office, we will work with you through the fair hearing process at no charge. Our in-house attorneys will review your client's denial, advise you through the case, and help your client gain eligibility for the benefits they deserve.

VALUATION OF NON-COMPLIANT ANNUITIES

Annuities are one of the most popular investment vehicles available. Many clients own old annuities that are not compliant with the Deficit Reduction Act of 2005 (DRA) and will likely render them ineligible for Medicaid. In these cases, we can assist in determining the value of the contract and whether or not it can be sold for cash, allowing your client to pursue crisis planning options. The entire process, from valuation to sale, can be completed in as little as 1-3 weeks.

HAVE QUESTIONS?
CALL OUR OFFICE (866) 605-7437





WE PROVIDE OUR ATTORNEYS

Comprehensive & Expert-Level **PLANNING GUIDANCE**

WE ARE RESPONSIVE AND TIMELY

When it comes to crisis planning, timing is crucial. Our Benefits Planners provide comprehensive planning strategies that can help you find the fastest way to accelerate your clients' eligibility for Medicaid benefits while preserving their assets.

WE ARE DEDICATED TO SERVING YOU

When it comes to crisis planning, we understand that our attorney clients are the basis for what we do. We are dedicated to serving your needs and supporting your practice.

WE ARE PROFESSIONAL AND COURTEOUS

As an attorney, your time is valuable. Our expert-level planning team is always respectful and responsive. We demonstrate the highest level of professionalism at all times.

- MEET THE TEAM -

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ESSENTIAL RESOURCES



KRAUSECAST WEBINAR SERIES

Live sessions from the industry experts.

KrauseCAST is our live, monthly webinar series that focuses on solving challenges that elder law attorneys face with their clients. KrauseCAST features state-specific solutions and guest speakers throughout the industry. Topics focus on aspects of elder law and Medicaid planning and end with a live Q&A session with the audience.



[CLICK HERE TO VIEW KRAUSECAST WEBINARS](#)



BLOGS AND INDUSTRY NEWS

Informative industry happenings.

Check out our website for important planning tips, legal updates, and news. Our blogs take an in-depth look at crisis Medicaid planning strategies and other elder law topics. We also provide you with a national perspective on our Industry News page by sharing relevant articles and happenings throughout the elder law industry.



[CLICK HERE TO VIEW OUR BLOGS & INDUSTRY NEWS](#)



ONLINE VIDEO LIBRARY

Online training-style library.

Whether you are new to planning or a seasoned expert, our online video library is sure to help bolster your growth by breaking down complex planning topics into easy and understandable concepts. These topics range from short definitions to full case examples. Create a FREE Attorney Access account for unfiltered access to the entire library.



[CLICK HERE TO VIEW OUR VIDEO TRAINING LIBRARY](#)



SOCIAL MEDIA

Let's get social!

Follow us on Facebook, LinkedIn, Twitter, YouTube, and Instagram for our industry-wide updates. Through our social media channels we cover changing Medicaid regulations, recent blogs, live planning events, national news, and we give a live look at the day-to-day operations of our growing office.

CONNECT WITH US



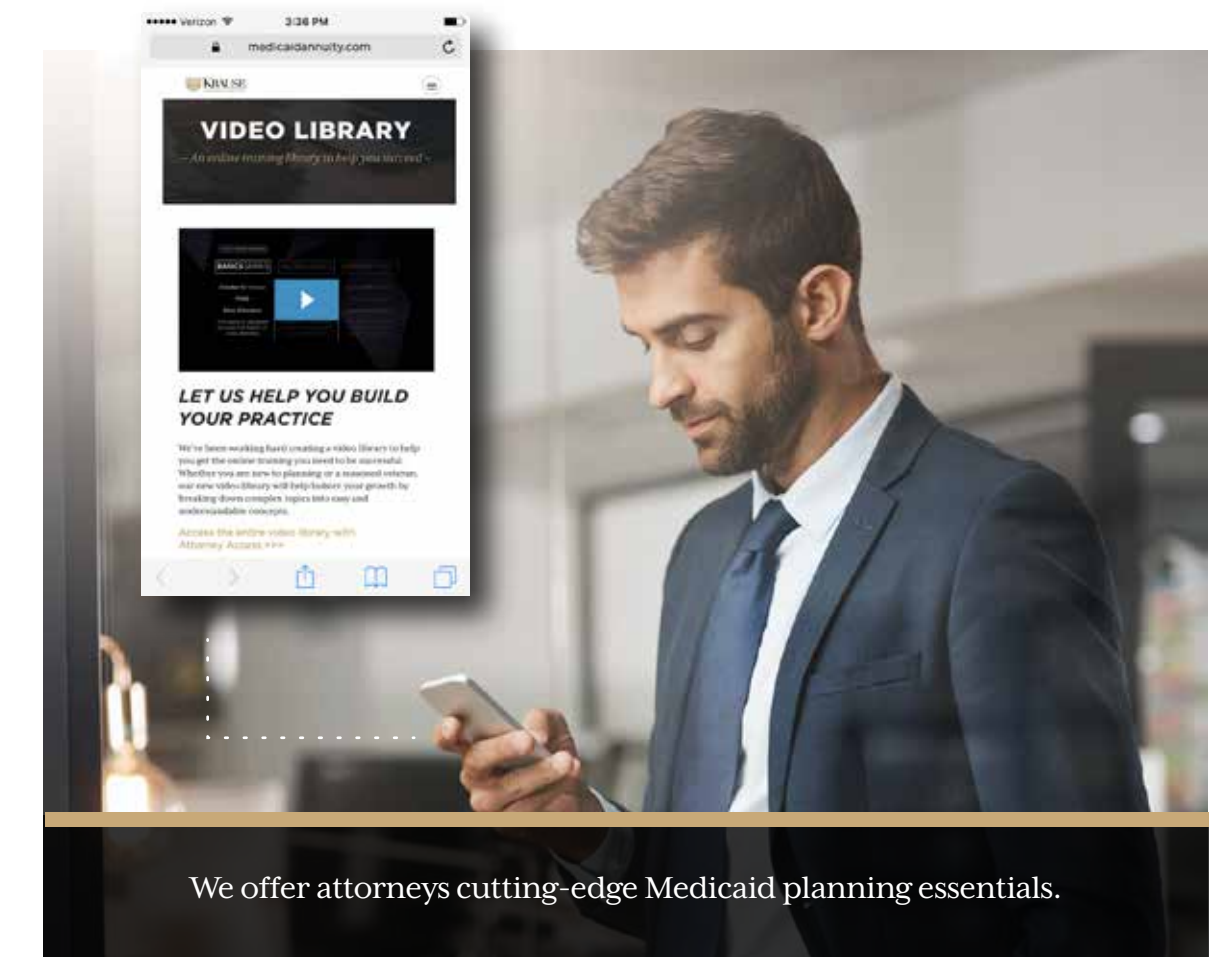
CASE STUDIES

Simplified and easy to follow examples.

See popular planning strategies in action with our walkthrough case studies. Our case studies take real-life examples and break them into easy-to-follow steps that exemplify how your clients could preserve their assets and achieve a long-term care solution through a Medicaid Complaint Annuity.



[CLICK HERE TO VIEW OUR STRATEGIES IN ACTION](#)



We offer attorneys cutting-edge Medicaid planning essentials.

KrauseCAST

Learn from top experts in Medicaid Planning
- JOIN OUR NEXT LIVE WEBINAR -

KrauseCAST is our live, monthly webinar series that focuses on solving challenges that elder law attorneys face with their clients. From our in-house experts to guest presenters known for their contributions to the industry, KrauseCAST will help you gain an edge in all aspects of the field.

Plus, all webinars are recorded and available for on-demand replay with your Attorney Access account.

[VISIT KRAUSECAST](#)

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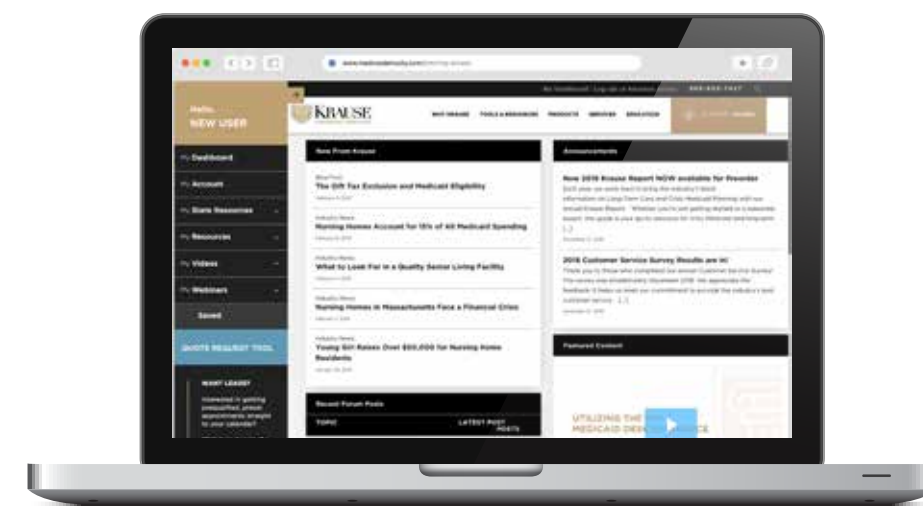
Attorney Access

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ATTORNEY ACCESS

Attorney Access is our exclusive online portal designed to help elder law attorneys succeed in long-term care planning. **Creating an account is quick, easy, and free, and gives you instant access to the latest updates and resources from our office.**



PERSONALIZED DASHBOARD

When you create an Attorney Access account, you'll automatically receive access to a personalized dashboard. This dashboard provides the latest resources from our office including blog posts, announcements and industry news articles. You can also find suggested content and educational materials to help you further understand Medicaid, annuities, and other elder law information. Plus, you can easily request a quote or planning assistance directly from your account homepage. We put all the resources you need in your day-to-day case planning in one place.



Creating a free Attorney Access account gets you instant-access to STATE SPECIFIC PLANNING FIGURES AND DESK REFERENCES.



EXCLUSIVE CONTENT

Stay up-to-date on the industry with exclusive content available only to Attorney Access members. Use our online video library for quick, informative pieces on popular planning strategies and Medicaid eligibility rules.

You can also view previously-recorded episodes of KrauseCAST - our webinar series designed for elder law attorneys and their staff. Plus, you'll have access to critical state-specific information, including updated Medicaid planning figures and your state's Medicaid manual.

HAVE QUESTIONS?
CALL OUR OFFICE (866) 605-7437



STATE-SPECIFIC RESOURCES

You will gain access to state-specific information such as the latest Medicaid planning figures, your state's Medicaid manual, and relevant case law, just by signing up for an Attorney Access account. Plus, we've added important planning facts to our State Resources pages, like whether your state requires a Qualified Income Trust or if IRAs are countable assets for Medicaid planning.



[CLICK HERE TO VIEW YOUR STATE RESOURCES](#)



NATIONAL MESSAGE BOARD

Sometimes the best place to find the answer is your peers in the elder law industry. We provide a forum for your questions or comments on new legal rulings, questions about a court case or simply to receive feedback on possible strategies you're working on for a client. Our goal is to help facilitate an open, educational environment to benefit both you and your fellow attorneys.



[CLICK HERE TO CREATE YOUR FREE ACCOUNT](#)

WE PROVIDE OUR ATTORNEYS

Supplemental & State-Specific

PLANNING RESOURCES

When it comes to planning for your client's future, you need accurate and recent information. Our dedicated team of professionals works hard to stay up-to-date on state-specific planning rules and regulations.

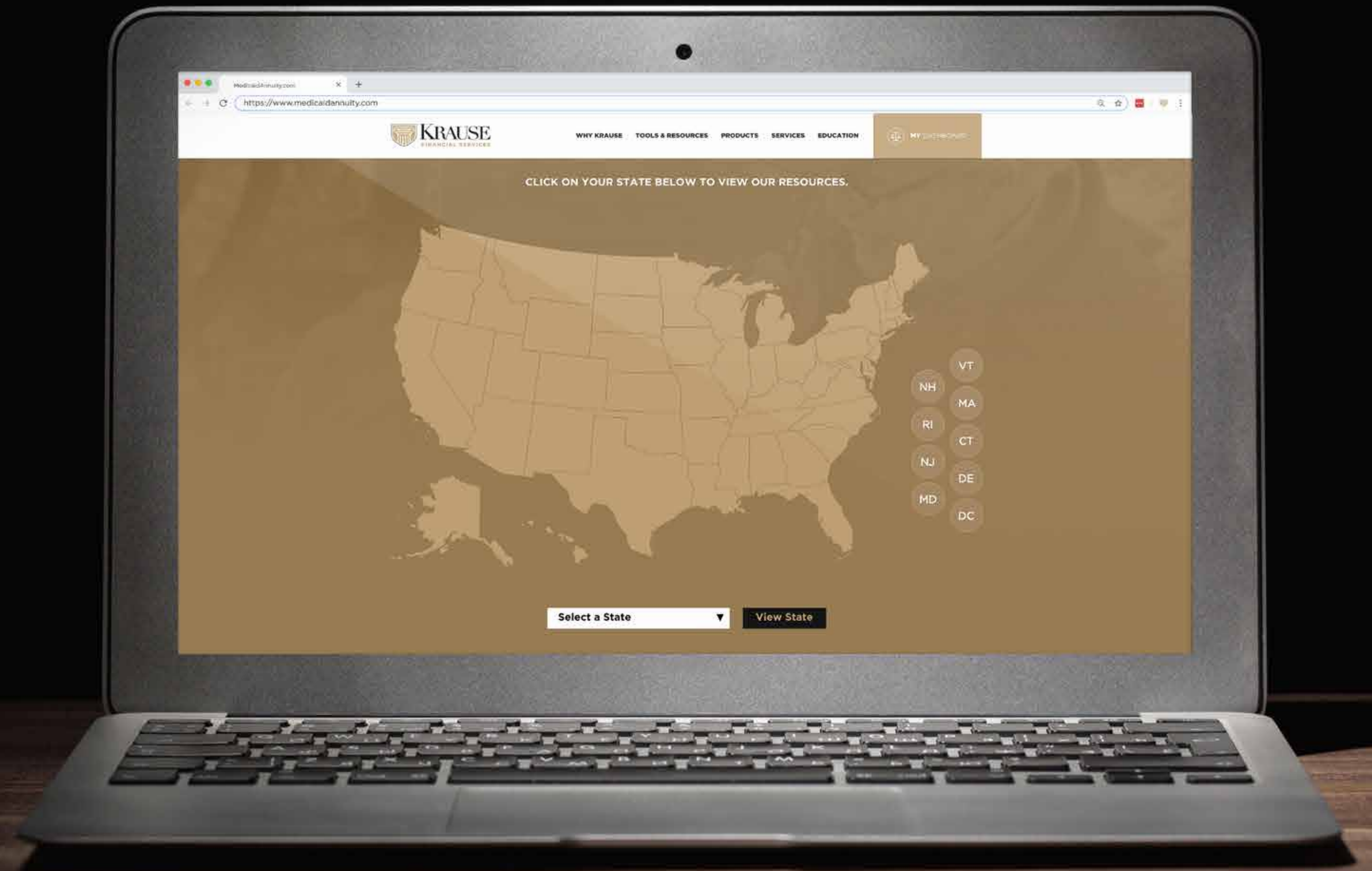
Your State Resources page includes:

- ✓ State-specific planning figures
- ✓ Relevant case law
- ✓ Your state's Medicaid manual

GET INSTANT ACCESS TO YOUR STATE-SPECIFIC FIGURES
CREATE YOUR FREE ACCOUNT TODAY!

[VIEW MY STATE RESOURCES](#)

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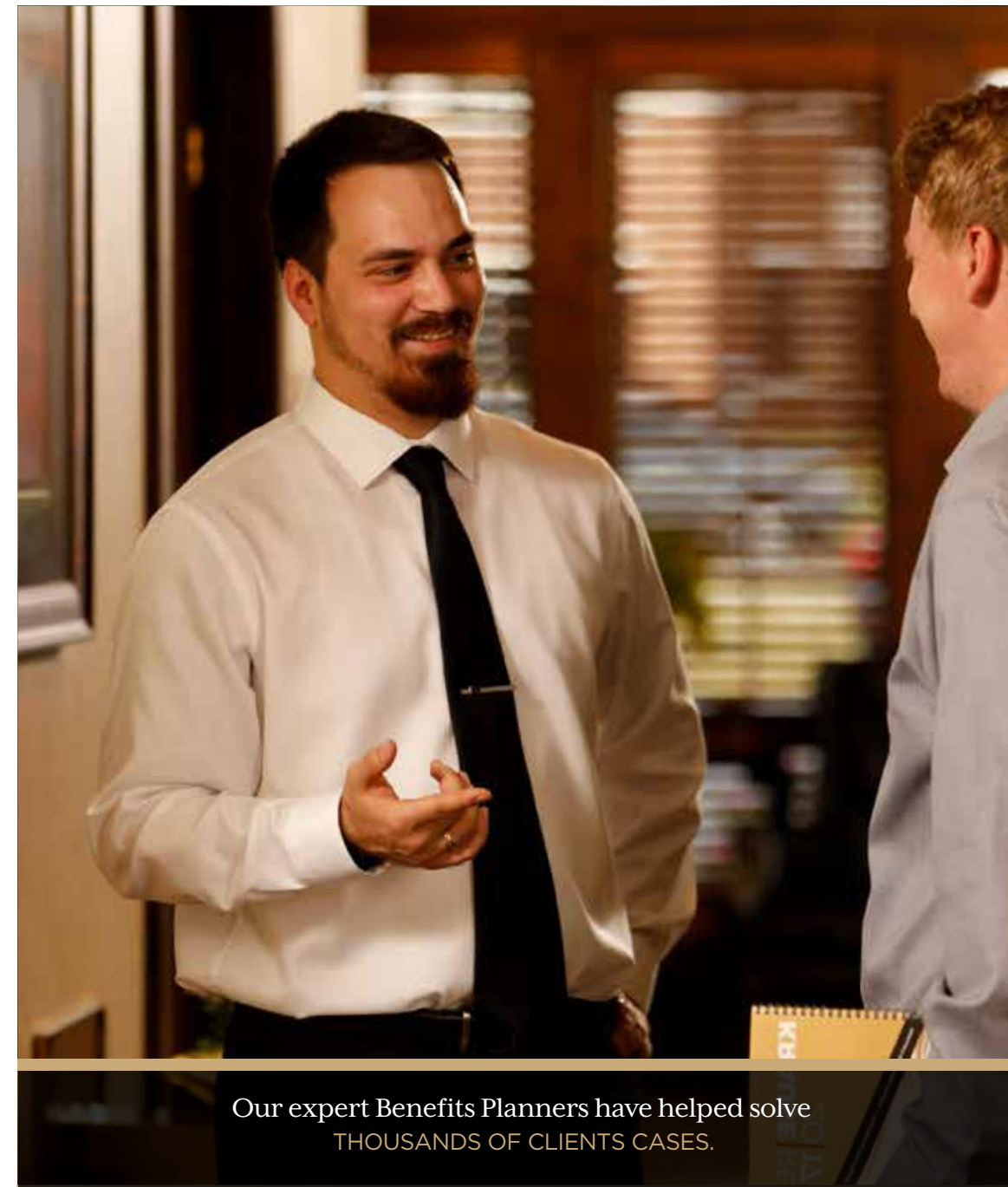
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Why Krause



WHY KRAUSE



Our expert Benefits Planners have helped solve THOUSANDS OF CLIENTS CASES.



We provide Medicaid and long-term care planning products and services in 48 states.

We are EXPERTS IN THE INDUSTRY:

Founded over 30 years ago, our company is well grounded in the elder law industry. Our founder and CEO, Dale Krause, J.D., LL.M., pioneered the crisis Medicaid planning strategies that have allowed our expert planners to help thousands of senior clients facing the financial burden of long-term care. Our continued reputation for expert-level knowledge and success is unmatched in the field of crisis Medicaid planning as we strive to set the standards in our industry.

We are SERVICE ORIENTED:

We are committed to providing superior customer service. When you call our office, a live person will answer. If you have a case, one of our highly-trained Benefits Planners is available to guide you from start to finish. Moreover, we stand behind our products and services and will provide you the necessary support in the event of a Medicaid denial, death claim, or general contract questions.

We have MORE INSURANCE CARRIERS:

When it comes to choosing the product that's best for your client, we've got you covered. We work with several dependable insurance carriers to supply you with products guaranteed to help your client gain eligibility for benefits, including companies with A.M. Best ratings as high as "A+".

HAVE QUESTIONS?
CALL OUR OFFICE (866) 605-7437



We provide EDUCATIONAL TOOLS:

Our goal is to equip you with the knowledge and resources you need to succeed. We offer educational materials on Medicaid planning, including our monthly KrauseCAST webinar series, a comprehensive video training library, state-specific Medicaid Desk References, and our annual Krause Report. Take advantage of these free tools and resources when you create a free account online at medicaidannuity.com.

EXPERIENCE THE DIFFERENCE \\
AT [MEDICAIDANNUITY.COM](https://medicaidannuity.com)

- CREATE A FREE ACCOUNT -

WE WORK TO SUPPORT

Attorneys and their Staff in

THE ELDER LAW INDUSTRY

We help attorneys across the nation provide relief for their senior clients facing a costly nursing home stay through our *industry-leading education* on Medicaid planning, *expert advice*, and *comprehensive support*.

- ▶ **WE EDUCATE:**
We develop resources to help attorneys better understand crisis planning.
- ▶ **WE ADVISE:**
We provide one-on-one analysis and guidance for each case our office encounters.
- ▶ **WE SUPPORT:**
We offer unparalleled customer service to ensure the best result for your senior clients.

READY TO WORK WITH US?

\\ CALL (866) 605-7437





we EDUCATE. *we* ADVISE. *we* SUPPORT.

1234 Enterprise Dr, De Pere, WI 54115

p. 866.605.7437 | *f.* 866.605.7438

medicaidannuity.com

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