



R. Michelle Davis and Robert C. "Bob" Pender

Family Healthcare Emergency?

You *do* not have to lose your Life Savings
to nursing care costs...

Robert C. Pender, RFC
helps provide Estate Preservation strategies to protect your Family's Estate



Robert C. Pender

Resourcefulness • Character • Performance



Illness may strike your family.

The story is a familiar one. An elderly parent suffers a major stroke and requires years of skilled nursing care. The adult children must use the parent's life savings and estate to pay for high nursing home costs.

Decades of accumulated wealth can be reduced dramatically in a *matter of months*. The parent's assets are depleted and the financial burden shifts to the children.

Taking your concerns away...

Here are better alternatives — alternatives that enable you to provide for the quality nursing care that you want for your loved one *and* help protect your family's financial legacy.

As a Registered Financial Consultant (RFC) and as President of Seniors Financial Solutions, Robert C. "Bob" Pender and his Associates will show you how. Bob and his team are frequently hired by Elder Law Attorneys as their Medicaid financial coordinator and consultants, to assist them in finding every financial method available to help you preserve your family's savings, so that you *can* care for your loved one, *without* sacrificing your family's financial future.



"I have been practicing nursing home administration for over 17 years. Many organizations have passed through my doors, but I have never referred my families to them. Senior Financial Solutions connected with me and we have the same mission: *'it's about helping people.'* I have *complete* trust in them."

— Jayne Buchanan, LNFA, Administrator,
Austin, Texas

"I am *extremely grateful* for your referral [to *Seniors Financial Solutions*]. I was trying to care for my husband at home and having great difficulty. I had investigated the requirements for Medicaid and concluded we were not qualified. *Thanks to Senior Financial Solutions, we were able to qualify for Medicaid. They have changed our lives!*"

— R. Moody, Client,
San Antonio, Texas

SENIORS FINANCIAL SOLUTIONS

Our Mission Statement

Relentless

We are *relentless* in the pursuit of *protecting* our client's life savings from loss due to catastrophic illness.

We are *unrelenting* in helping our **LIFE CARE & ESTATE PRESERVATION PLAN™** clients *plan ahead* to *protect assets* and become *eligible* for *home care benefits*

and

We are *relentless* in protecting *every penny possible* for our clients who, due to unexpected illness, are *forced* into *immediate*, emergency asset protection planning.

Webster's Dictionary

relentless: promising no abatement of severity, intensity, strength or pace.

unrelenting: (1) not softening or yielding in determination

(2) not letting up or weakening in vigor or pace

Your Secret Weapon

Senior Financial Solutions, working under the supervision of Elder Law attorneys, has a long and proven track record of helping families with assets to qualify for federal and state assistance.

What's their secret?

Knowledge, experience, personalized care, initiative, resourcefulness and quality service. For more than 13 years, Seniors Financial Solutions has provided accurate strategies and have successfully helped *thousands* of Texas families to obtain Medicaid healthcare benefits.

As soon as Seniors Financial Solutions is retained by their clients' attorney, the SFS team begins immediately to help families develop financial strategies to preserve their estate.



Bob and his Associates, working under the supervision of your Elder Law attorney, with their specialized expertise, will take the time to explain to you and your involved family members, the choices and options that you have available when it comes to estate preservation solutions.



Bob and his wife, Demetra, have been married for over 38 years.

No Surprises.

Elder Law Attorneys frequently hire Bob and his Associates at Seniors Financial Solutions, because of their commitment to stay current on financial option changes in the Medicaid Code concerning extended care and the elderly. Seniors Financial Solutions, with these Elder Law attorneys, keep clients and nursing care providers up-to-date on changes that can affect coverage and benefits ... going the extra mile, so that **you** have *no unpleasant surprises*.

Character and Hard Work Count.

Character and leadership go hand-in-hand. It's a combination that Bob brings to everything he does. He served America in the U.S. Army, led troops in Korea and Europe, and resigned as a Captain after almost seven years of honorable service. He's been active in church, in the arts, and as a leader in Junior Achievement programs. He's owned and operated four independent businesses and knows the **meaning** and *value* of hard, honest work.

Your Team for Calm, Favorable Results.

As the leader of Seniors Financial Solutions, Bob has drawn together a talented group of **skilled** and **caring people** who are committed to helping families and their loved ones with **solutions**. Seniors Financial Solutions is a trusted resource whose associates have consistently shown character and resourcefulness, and have assisted *thousands* of families to preserve and protect their Life Savings. They **can help your family do the same**. Give them a call today for your complimentary consultation.



—With this knowledge, you will then be able to make the best **health care and financial decisions** possible for your loved ones.



Client Comments

- “Seniors Financial Solutions was *outstanding*. Perhaps the *best I have ever worked with!*”
– Jack Donoghue, Attorney at Law, Dover, Massachusetts
- “Seniors Financial Solutions knowledge and assistance with the Medicaid application process is *priceless!*”
–Tonya Maldonado, Administrator, Nursing Center
- “Seniors Financial Solutions are **second to none**. My family and I are indeed pleased to have had them as partners in assisting us in making decisions for our mother’s welfare. Their efforts **relieved a lot of anxiety** and definitely helped us to keep things in proper perspective. **Our hearts and minds are at ease because of them.**”
–Client, N. Anderson, San Antonio, Texas
- “Great organizational skills, very determined and thorough. Seniors Financial Solutions makes an ambiguous process clear. The motives of this company are pure.”
–Kai Mayne, Administrator and LSW
- “The entire staff of Seniors Financial Solutions **exudes professionalism and sincerity**. They have provided financial guidance to many of our residents and their families and have done so **with the utmost care**. We will continue to recommend their services.”
–Nancy Irby, RN, Community Liaison
- “Seniors Financial Solutions has proven to be a **very positive asset** to our community. The **wealth of knowledge and experience they provide is very beneficial** to our families and residents. We are pleased to receive **such positive responses** from our families who have benefited from their services.”
–Kim Dozier, LSW
- “We are *extremely* pleased with their services. They *relieved us of all financial concern* during this stressful time. Their staff was *always responsive* to our needs and questions. We would *not hesitate to recommend* this company to *anyone*. ”
–Client, N. Young, Bastrop, Texas



Ralph & Terri Pruett
San Antonio



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Specializing in Estate Preservation Strategies™

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Seniors Financial Solutions, Inc. (SFS) is a financial services firm whose business is to focus on providing financial solutions for our clients and their attorneys. SFS *specializes* in Estate Preservation Planning for Seniors. This brochure is **not** a solicitation for the procurement of Medicaid benefits for anyone to the Texas Health and Human Services Commission or to the Texas Department of Aging and Disabilities Services; however, it is provided to educate Seniors and their families that they do have *many options available* for their estate preservation and long term care planning. Robert C. Pender and his Associates at Seniors Financial Solutions, Inc., do **not** give legal or tax advice. You **must** consult with your professional legal and tax advisors prior to making decisions on those matters.