

**JULIAN GRAY ASSOCIATES**  
 CERTIFIED ELDER LAW  
 AND FINANCE PLANNING

**ElderLaw News**

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## Make Sure Your Life Insurance Is Not Taxed at Your Death

Although your life insurance policy may pass to your heirs income tax-free, it can affect your estate tax. If you are the owner of the insurance policy, it will become a part of your taxable estate when you die. You should make sure your policy won't have an impact on your estate's tax liability.

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## Investigative Report Questions Five-Star Rating System for Nursing Homes

How reliable are the ratings given nursing homes under the five-star rating system that the federal government recently instituted? Not very, according to an investigative report by a Massachusetts magazine.

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## Book Review: *The Savage Number: How Much Money Do You Need to Retire?*

A prominent personal finance expert helps you find your magic number: how much you need in order to retire.

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## How Risky Is Buying a Limited-Duration Long-Term Care Insurance Policy?

More consumers are buying shorter-duration policies as a way to keep the cost of long-term care insurance affordable. For example, in 2009 almost one-third of individual buyers purchased a three-year benefit period policy, according to an industry trade group. But is that sufficient coverage or is the policyholder likely to run out of benefit dollars?

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## Getting Social Security While Living Overseas

Retirees who decide to move to another country are still entitled to Social Security benefits. Once a retiree has been outside the country for 30 days in a row, he or she is considered outside the United States and the rules for collecting benefits apply.

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