

OAST & HOOK

PORTSMOUTH

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VIRGINIA BEACH

295 Bendix Road, Suite 170, Virginia Beach, Virginia 23452-1294
Tel: 757-399-7506 / Fax: 757-397-1267 / www.oasthook.com

ELIZABETH CITY

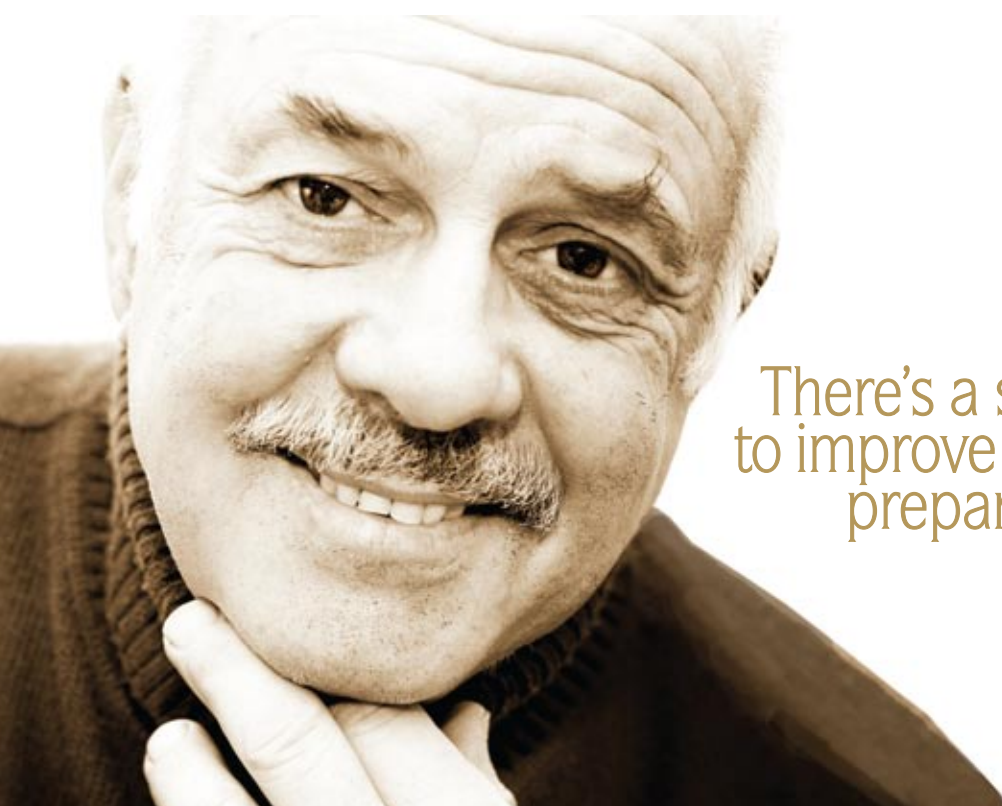
101 East Elizabeth Street, Elizabeth City, North Carolina 27909-4353
Tel: 252-722-2890 / Fax: 757-397-1267 / www.oasthook.com

SUFFOLK (OPENING EARLY 2010)

5806 Harbour View Blvd., Suffolk, VA 23435
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Attorneys licensed to serve in Virginia and North Carolina.



There's a simple way
to improve your future:
prepare for it.

OAST & HOOK
Legal power for seniors.

You can more easily stay in control, protecting your family and your assets by planning for your future. It's that simple. It starts when you take advantage of the experience of Oast & Hook, a law firm that specializes in the unique challenges and opportunities at this stage of life. Get the most out of the help available. Protect yourself, protect your loved ones, with the important, convenient services offered by Oast & Hook.

OAST & HOOK OFFERS THE FOLLOWING SERVICES:

- *Estate, Trust and Tax Planning*
- *Long-Term Care and Public Benefits Planning*
- *Financial and Insurance Planning*
- *Special Needs Trusts and Disability Planning*
- *Guardianships and Conservatorships*
- *Estate and Trust Administration*
- *Fiduciary Litigation*
- *Estate and Trust Disputes*
- *Personal Injury Settlement Assistance To Protect Public Benefits*
- *Personal Care Management*



ESTATE PLANNING

Protect your lifetime of hard work. The proper estate plan can benefit you now as well as your loved ones after your death. Without a plan, there can be unnecessary delays, taxes, expenses and more. Take care of those left behind with a well-drafted estate plan.



LONG-TERM CARE PLANNING

Oast & Hook can help you protect your assets from the high cost of a nursing home or other long-term care expenses, while providing security for your spouse and a legacy for your children. Oast & Hook can assist you in using Medicaid, Veterans Benefits, tax deductions, reverse mortgages and other techniques to pay for long-term care.



ESTATE AND TRUST ADMINISTRATION

If you serve as an executor, administrator or trustee, Oast & Hook can help you discharge your fiduciary responsibilities so you can avoid personal liability. If you're interested, Oast & Hook can also serve as the fiduciary.



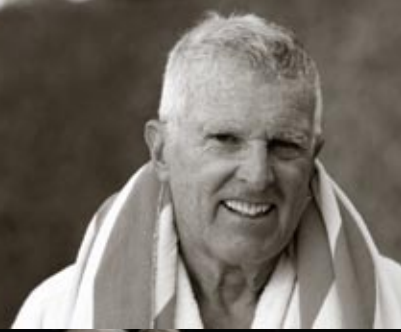
GUARDIANSHIPS AND CONSERVATORSHIPS

A guardian is responsible for the personal affairs of an incapacitated person, and a conservator is responsible for managing the estate and financial affairs of an incapacitated person. We can help you carry out these duties, ensuring that your loved one will be secure and well cared for, and that you will be in control of the decisions pertaining to your loved one's assets.



SPECIAL NEEDS PLANNING

If a disabled person receives funds such as an inheritance or personal injury award, then this person could lose entitlement to needs-based government benefits. Oast & Hook can help those with disabilities retain such funds while maintaining their entitlement to these important benefits.



PERSONAL CARE MANAGEMENT

Because the activities of daily living can become too much for frail elders, the chronically ill and the physically disabled, Oast & Hook offers assistance to these clients and their families. Our attorneys and care managers become their advocates, and for the institutionalized client, we become an important and often vital contact to the outside world.



FINANCIAL, TAX AND INSURANCE PLANNING

Oast & Hook Financial Services LLC provides you with an independent, objective analysis of your investment and insurance portfolio. This ensures that your investments and insurance policies are appropriate for your needs, are tax efficient, and meet your investment and insurance objectives.

MAKE THE MOST OF IT.

In today's economic climate, it's more important than ever to set financial priorities. If you're struggling, or if you're taking care of someone who suddenly has unexpected needs, ask about our exclusive TriageSR™, a special way to help seniors work through financial emergencies.

It's important. Prepare for your future and protect theirs. Get started by calling 757-399-7506 today.

