

Nicholas T. Montalto received his Bachelor of Business Administration in Accounting from St. John's University. Soon after, he became a Certified Public Accountant and began as the supervising auditor at Peat, Marwick, Mitchell & Co. (KPMG). He then served as a Controller of Popular Science Publishing Company and finally the Vice President and General Counsel to D. L. Blair Corp.

In 1966, Mr. Montalto earned his Juris degree from St. John's University School of Law. In law school, he was awarded the prestigious American Jurisprudence Award in Estate and Income Taxation and graduated at the top of his graduating class.

Mr. Montalto has been in private practice since 1972, specializing in Elder law, Trusts and Estates and Medicaid issues. He, and the members of the Law Offices of Nicholas T. Montalto ("NTM"), have extensive experience in all phases of Estate Law and Elder Law practice as well as trial experience. In addition, Mr. Montalto is an active member of the Richmond County Bar Association.

NTM recognizes that their clients work hard to attain their standard of living, to raise and educate their children, and to provide for their retirement years. These clients want assurances that their families will be cared for in the event of their disability or death. NTM is firmly committed to protecting their clients' assets and dignity.

After a comprehensive evaluation, Mr. Montalto develops a plan that is appropriate for his clients. The plan is designed to carryout their personal wishes and at the same time avoid the devastating financial consequences that can result from the exorbitant costs of long-term care, court costs and taxes.

NTM will handle the preparation of Wills, Durable Powers of Attorney, Health Care Proxies and Guardianships. NTM will counsel clients as to Medicaid issues and all of the available legal options. He will then recommend, arrange and implement a plan that is appropriate for each person and their family.

NTM has been engaged in all phases of the general practice of law for over forty years and the quality of their service have resulted in the appreciation of their clients and the admiration of their peers.

CONTACT US

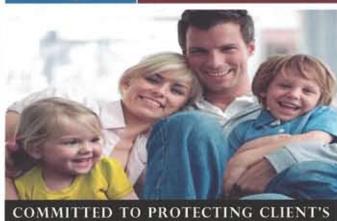
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LAW OFFICES of NICHOLAS T. MONTALTO

Elder Law & Estate Planning



COMMITTED TO PROTECTING CLIENT'S

ASSETS AND DIGNITY

FOR OVER 40 YEARS

Asset Protection
Elder Law
Estate Administration
Estate Planning
Guardianships
Health Care Decisions
Living Trusts
Medicaid Planning
Probate
Real Estate
Wills

NTM

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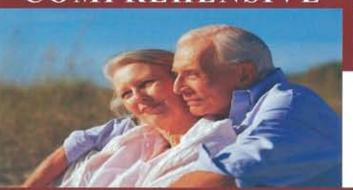






ELDER LAW & ESTATE PLANNING

COMPREHENSIVE



ESTATE PLANNING

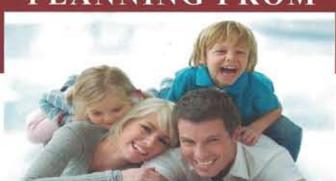
While no one wants to think about death or disability, establishing an estate plan is one of the most important steps you can take to protect yourself and loved ones. Proper estate planning not only puts you in charge of your finances, it can also spare your loved ones the expense, delay and frustration associated with managing your affairs when you pass away or become disabled.

COMPRENSIVE PLANNING

NTM devise creative, practical and effective estate plans that meet our clients' financial and family goals. Our estate planning services are designed to safeguard you, your family and your assets. We assist our clients with estate planning matters such

- as: * Wills
- * Trusts revocable and irrevocable
- Living wills and health care directives to address end of life and other medical decisions
- Guardianships and conservatorships to protect minors, incapacitated loved ones, and those with special needs
- Business succession planning for family business
- Durable Powers of Attorney
- * Probate and administration of estates
- The transfer of your home with a retained life estate allowing you to maintain control of your home while qualifying for Medicaid benefits.

PLANNING FROM



ASSET PROTECTION

Asset Protection is not about giving into fear. It is about empowering yourself in the face of it. NTM will work with you to implement proven, legally sound strategies that will help preserve wealth and safeguard your assets. We represent professionals, small business owners, property owners, and other clients with a goal of protecting their assets against potential litigation, judgments, liens and fraud.

SHIELDING ASSETS FROM CREDITORS

We have the expertise in assisting clients to arrange their finances, real property and other assets in a manner that minimizes their exposure to potential creditors. We are well versed in establishing trusts, determining insurance needs, creating estate plans and organizing investments and business entities so that our clients are able to enjoy the highest level of confidence in terms of the security of their assets.

SPECIAL NEEDS PLANNING

Special needs trusts are a critical component of your estate planning if you have a disabled child or loved one for whom you wish to provide for. NTM can help you set up a special needs trust so that the government benefit eligibility is preserved while at the same time providing assets that will meet the supplemental needs of the person with a disability.

START TO FINISH



LONG TERM CARE

NTM is dedicated to assisting the elderly in planning to maintain their desired quality of life. We can help you prepare any legal documentation needed, including a healthcare proxy, living will, power of attorney or other documentation. We help our clients plan properly for the immediate future as well as for the long term.

GUARDIANSHIP

Guardianship, also referred to as conservatorship, is a legal arrangement that places an individual, also known as award or protected person, under the supervision of a guardian or custodian. If advance instructions are not made and you are unable to manage your assets and affairs, an appointment of guardianship may be appointed to manage your assets. The use of a Durable Power of Attorney can avoid this alternative.

MEDICAID PLANNING

The high cost of long-term care has made planning a critically important issue for most seniors and their families. Long-term care will deplete savings, and both Medicare and Medicare Supplemental coverage provides limited coverage. NTM has the experience and the expertise to help avoid financial ruin associated with the high cost of long-term care. Contact us to start the process of understanding the issues surrounding Medicaid eligibility and to implement the planning process.