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ABLE A.L.T.C.S. PLANNING

An A.L.T.C.S. Planning Firm

**NEWSLETTER December 2005 Page 1**

**Hello and HAPPY HOLIDAYS!** We at Montgomery & Associates, Inc. want to thank you again for all of your support and continued confidence in our firm's ability to meet your clients'/patients' ALTCS and long term care planning needs.

Although our logo indicates that we are an ALTCS Planning Firm, our firm's services are not limited to ALTCS Planning. We also provide the following services:

Long Term Care Planning for ALTCS and VA benefits

ALTCS Representation

Medicare Cost-Sharing Representation

VA Application Submittal

Legal document preparation (limited to:

financial, medical, mental health care powers of attorney,

living wills, income-only trusts, and deeds)

We are so excited to enclose our newest brochures and business cards. Would you mind purging and disposing any of the previous versions that you may have on hand? Thank you so much! On the opposite side of this page are the 2006 ALTCS/MCS Guidelines. Feel free to copy and distribute it to those who need this information.

As always, if there are ways that we can work together to meet the needs of the client/patient, we are always open to new and fresh ideas. And if you need more brochures or cards, just give us a jingle at 480/464.4968.

Again, HAPPY HOLIDAYS,

The Staff at Montgomery & Associates, Inc.  
George, Carol, Summer, Tiffany, and Matthew

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[WWW.ALTCSPLANNING.NET](http://WWW.ALTCSPLANNING.NET)

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**YEAR 2006 ALTCS/MCS GUIDELINES**

**Individual Standards**

**\$1809.00**—ALTCS Monthly Income Limit

**\$2000.00**—Resource Limit

**\$798.00**—QMB Income Limit

**\$798.01—\$957.00**—SLMB Income Limit

**\$957.01-\$1077.00**—QI-1 Income Limit

**Community Spouse Standards**

**\$3618.00**—ALTCS Monthly Income Limit\*

**\$21908.00**—Initial Resource Limit

**\$19908.00**—Minimum Resource Allowance

**\$99540.00**—Maximum Resource Allowance

**\$1604.00**—Monthly Spousal Need

**\$482.00**—30% deduction from excess shelter expenses

**\$283.00**—Standard Utility Allowance

**\$1070.00**—QMB Income Limit for couples

**\$1070.01-\$1283.00**—SLMB Income Limit for couples

**\$1283.01-\$1444.00**—QI-1 Income Limit for couples

**Other Standards**

**\$90.45**—NF Personal Needs Allowance

**\$1809.00**—HCBS Personal Needs Allowance

**\$210.00**—Home Maintenance Allowance

**\$88.50**—Standard monthly Medicare Premium