



JANET KOYLE

EMPLOYEE SPOTLIGHT

Each quarter we will shine a spotlight on one of our favorite team members at Utah Senior Planning to have some fun and help you get to know us better. This quarter we have chosen to get up-close and personal with our Office Manager, Janet Koyle.

How long have you worked at Utah Senior Planning?

I have been with USP for 8 years and it is true that time flies when you're having fun!

What does your job entail?

As the office manager and receptionist I am often the first person you will talk to when you call or come into the office. I enjoy our brief interactions while you wait to see one of our attorneys, financial planners, or advisors. I also support our staff by making sure they have supplies and a good office environment.

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USP WINTER UPDATE

Hello and welcome to the quarterly Utah Senior Planning newsletter, where each quarter we plan to provide you with up-to-date information about long term care, financial planning, investments, tax planning and estate planning. In addition to keeping you informed, we also hope to get you more acquainted with our team of long term care planning experts and the many services we provide.

This quarter, we are focusing on Senior Real Estate. There are many reasons you may decide to sell your home in your senior years, such as health changes in your partner or yourself, wanting freedom from home maintenance responsibilities, and wanting to utilize the equity in your home to meet other financial needs such as long term care. Utah Senior Planning is familiar with the nuances surrounding the financial needs of seniors and we work closely with Real Estate Professional Cameron Burnside to help our clients achieve their real estate goals. Cameron works for Keller Williams Realty, the largest real estate brokerage in the country, and he has helped hundreds of clients with their real estate needs over his 19 year career. He has even presented to the Utah Hospice and Palliative Care Association for his work assisting senior citizens with their real estate needs.

SENIOR REAL ESTATE

Our team can help you or your loved ones put together a comprehensive plan regarding your real estate and how that real estate will play into your long term goals. We can help you navigate step by step the transition into a new living arrangement that will best fit you or your loved ones needs.

Here is an overview of our process:

- We will start with a free consultation where we will travel to your home and assess the condition of the property to see if it would make financial sense to make some changes, or if it would be most beneficial to sell the house in “as-is” condition.
- We will help you understand the value of the property and assess what if any needs you might have in preparing the house for sell. Examples of this could be someone to help organize, pack, clean out, or make repairs where it makes sense. If the property needs work, we will help you with our network of vendors who can provide different options when it comes to financing the work needed.
- We will put together a plan so that you understand every step of the process and how we can help you at each stage. Moving is a stressful time so let us help you take the stress out of it!
- Once we get to the point of listing the house for sell, we will help educate you as to the most effective marketing tools that will be used to help you achieve your real estate goals.

To schedule a free consultation regarding your real estate options and making the best choices for you and your family, you can call us at 801-546-9556, text 801-326-4862, or email info@utahseniorplanning.com.



FEATURED REVIEW



Maxine Parry

1 review

★★★★★ 4 months ago

I just wanted to give a shout out to Landon at Utah Senior Planning. He went above and beyond to help get our Mom on Medicaid. We honestly wouldn't have been able to navigate all the paperwork with out his help. He did everything for us which helped us to take that time and worry about other things. The experience was so smooth and stress free. Even the receptionist was so kind and helpful. I would highly recommend Utah Senior Planning for all your senior planning needs.

What do you like most about your job?

I really like the USP team. Everyone works together so well. I also enjoy hearing all the positive feedback from our clients and their families while they are going through some very stressful times taking care of their aging parents or spouse, or a family member with special needs. We make the process easier.

What drew you to Utah Senior Planning originally?

I just feel really blessed that this opportunity came along for me at the right time. I was looking for a great place to work and a friend recommended USP.

What have you gained from working at Utah Senior Planning?

I have gained so much knowledge. Everyone will at some point have family and loved ones that will need senior planning, or even themselves. Knowing who can help is a big step in the right direction.

What do you like to do when you aren't working?

Probably like most people the answer is easy—I love spending time with my family. I have 12 adorable grandkids, and my 4 grown up kids are as amazing as I dreamed they would be! My handsome husband of 38 years and I enjoy watching football and hiking our beautiful mountains.

What are three words that describe you?

Friendly, Agreeable, Reliable

What is the one thing that you can't live without?

Dogs! I actually don't have one right now but I want to pet everyone's dog...if it won't bite me! Haha!

What is something on your bucket list?

In a few years when I retire, I would like to be back in Boise going to every sports event and dance recital that my grandkids are participating in. Anything else fun that comes along will be added to the list!

What is one food you cannot resist?

I love anything chocolate! But...I like most food when someone else cooks it. I don't love cooking.

INDUSTRY NEWS

- Medicare Part B Premium Amount decreased from \$170.10 to \$164.90.
- New Choices Waiver Income Eligibility Limit increased from \$2,523.00 to \$2,742.00.
- Minimum Spousal Asset Share increased from \$27,480.00 to \$29,724.00.
- Maximum Spousal Asset Share increased from \$137,400.00 to \$148,620.00.
- Home Equity Limit increased from \$636,000.00 to \$688,000.00.
- The COVID-19 Public Health Emergency (PHE) is still in effect. During this time, states must keep Medicaid recipients enrolled in coverage. [Click here](#) to view the COVID 19 Questions & Answers in Medicaid Policy.



5 WAYS THE NEW YEAR IS CELEBRATED AROUND THE WORLD

- In Brazil, it is traditional to eat lentils at the New Year. Lentils represent money and are meant to bring good fortune for the year ahead.
- In Denmark, broken plates are good luck so many people collect their chipped and unwanted dishes throughout the year to smash on their friends' doorsteps.
- In Japan, each Buddhist temple in the country rings a bell 108 times at midnight in a ritual called joya no kane that represents the cleansing of 108 worldly passions, such as anger and jealousy.
- In Spain, it is tradition to eat 1 grape for each time the clock strikes at midnight to gain good luck for each month of the New Year. It is considered bad luck if each grape isn't consumed by the 12th stroke of midnight.
- In Haiti, January 1st is not just the beginning of the New Year but also their independence day. Soup joumou is served throughout the day as a symbol of reclamation, freedom, and independence.