



LUNCH & LEARN SERIES

DATE

December 3, 2025

TIME

12:30 PM - 1:30 PM

LOCATION

Smithtown
Historical Society
Brush Barn Building
211 East Main Street
Smithtown, NY

PLAN TODAY, THRIVE TOMORROW:

How to Protect Your Home and Assets with Strategic Planning

You are invited for this complimentary "lunch and learn" for a panel presentation from FOUR local professionals who help many seniors and will discuss a wide variety of topics.

Whether you're planning your own next chapter, supporting a loved one with theirs or want to learn about what is ahead down the road, this experienced panel event is for you.

Bring your questions for a livelier discussion.



Kimberly Mossdrop, Esq.
Futterman Lanza, LLP
Smithtown Office

Top five myths and mistakes made in Estate Planning:

- "I'm not wealthy, so I don't need a plan"
- "A Will avoids probate"
- "I'll just add one of my children to my bank account and deed. I am good."
- "Medicare will pay for my long-term care."
- "I did my planning 25 years ago when my children were babies, so I am all set."



Matthew Heeter
Synergy Wealth Strategies
Smithtown Business

Top five things to think about from a financial planning perspective:

- We can be our own worst financial enemy
- Expensive investments can be a silent plan derailer
- Expect (plan) for the unexpected
- HOW you retire is more important than WHEN you retire
- The burden of increasing medical and living longer



Ashley Swails
Licensed Real Estate
EXIT Realty / Smithtown Professional

Top five things home sellers wish they knew sooner:

- Pricing it right from the start and why "timing" the market can backfire
- Decluttering and staging tips
- Repairs are cheaper upfront than in negotiation
- Why showings are crucial
- Net proceeds does not equal sale price



Kiersten Palma
Owner/RN4Medicare
Serves the Smithtown community

Top five misconceptions in Medicare

- Medicare is free
- Medicare covers everything
- You lose your Medicare when you sign up for a Medicare Advantage Plan
- You Need a Referral to see a specialist with a Medicare Advantage Plan
- If you don't take prescription drugs, you don't need a drug plan

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