About Clifford J. Rice

Clifford J. Rice, B.S.J.D. is a lifelong resident of Indiana. He attended Indiana University earning a Bachelor of Science degree in 1969, continuing on to Valparaiso University School of Law and completing his Juris Doctorate in 1972. That same year he was admitted to the Indiana Bar followed by the Illinois Bar in 1993 and the Michigan Bar in 2015. He is a member of the Porter County Bar Association, Michigan State Bar Association, Indiana State Bar Association, and the American Bar Association. Mr. Rice is also the co-founder of the Illinois-Wisconsin Estate Planning Forum which was founded in 1996.

Mr. Rice is a member of the National Academy of Elder Law Attorneys, Wealth Counsel and Elder Counsel. He has been a frequent lecturer on Estate Planning since 1995, at which time he was chosen by the National Network of Estate Planning Attorneys to be the initial instructor in an Estate Planning course entitled "The Practicum." He was the sole instructor to nearly 500 different attorneys and law firms as to the practical management of the law office as a business, including aspects of staffing, reporting, budgeting and coordinating. He has also taught Funding Workshops to his many clients over the last 30 years.

In Mr. Rice's contribution to *Estate Planning Strategies, Collective Wisdom, Proven Techniques* of Wealth Counsel Attorneys, "Why Proper Estate Planning May Require that a Surviving Spouse Enter into a Prenuptial Agreement," he explains how married clients can design an estate plan that protects both the surviving spouse and the children from the effects of the surviving spouse's remarriage. As an innovator, Mr. Rice was instrumental in developing this language for the first time, in 1996, drafting an estate plan which requires the surviving spouse to create a prenuptial agreement prior to any remarriage. Whether the estate is large or small, this could prevent a subsequent spouse from taking hundreds of thousands of dollars away from the spouse, or children, after the client's death.

In addition to being an attorney, Mr. Rice is a pastor. He is also co-author of the book, *How To Protect Your Family's Assets from Devasting Nursing Home Costs, Indiana Edition*. This book is designed to help the elderly learn how, with proactive advance planning, to protect their assets from nursing home spend-downs. He also co-authored the *Estate Planning Toolkit* in 1997 with Donna K. Rice, his wife and partner in the firm Rice & Rice Attorneys at Law, LLC. This was a seminal publication relating to inter-disciplinary cooperation between estate planning attorneys, insurance professionals, financial advisors and CPA's. Mr. Rice has also taught legal courses on numerous occasions for the National Business Institute and the National Network of Estate Planning Attorneys.

Mr. Rice has been actively practicing law for over 50 years and has three office locations serving over 15,000 clients. He holds the Martindale-Hubbell Preeminent AV Rating, a peer rating for the highest level of professional excellence. His practice employs 15 amazing paralegals and staff specialists and is limited to Estate Planning, Medicaid Planning and Elder Law for clients who seek asset preservation and probate avoidance.

"I have the best job in the world. Every day, I meet with wonderful people who love their families, and want to protect their loved ones, keep them out of court, save money, and make things easier for them in the future. Our estate plans enable our clients to help avoid unnecessary placement in nursing homes. This alone can save up to \$10,000 every month, while allowing the clients to preserve their privacy, dignity and quality of life by remaining in their own homes as long as possible. In the unlikely event that nursing home care IS required, our estate plans contain the tools necessary to do Medicaid Planning. Typically, this allows the client to qualify for Medicaid much more quickly, without having to SPEND DOWN everything they have been working for their entire lives. All we do at Rice & Rice is Estate Planning and Medicaid Planning, and we have been practicing law for over 50 years."