



PROTECTED TOMORROWS®

BRINGING YOU PROTECTED TOMORROWS

*Your Journey Through an Eight Step
Special Needs Planning Program*

Presented by
Mary Anne Ehlert, CFP®
Protected Tomorrows, Inc.
Sister of Marcia Wallace

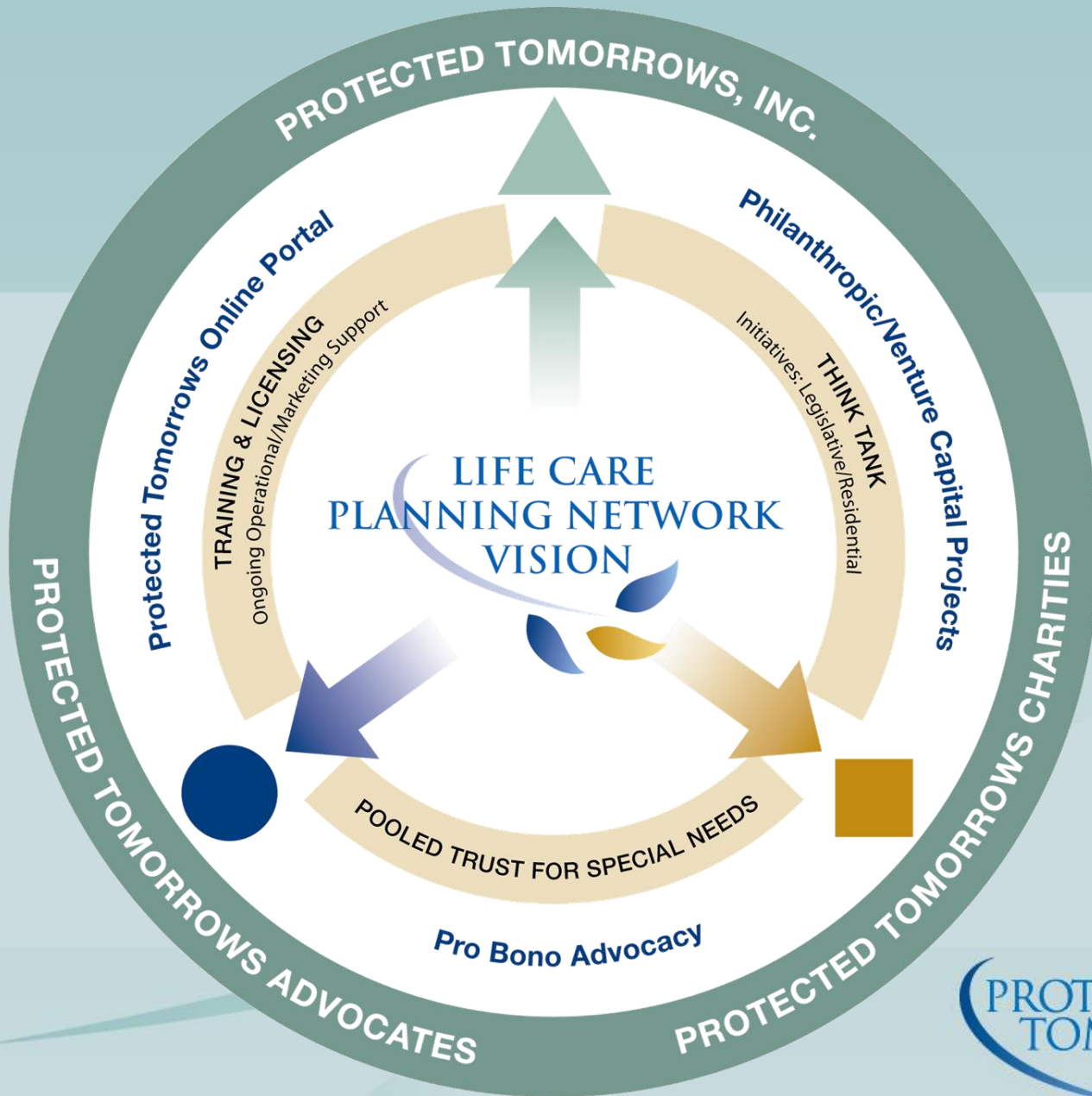


Mary Anne & Marcia

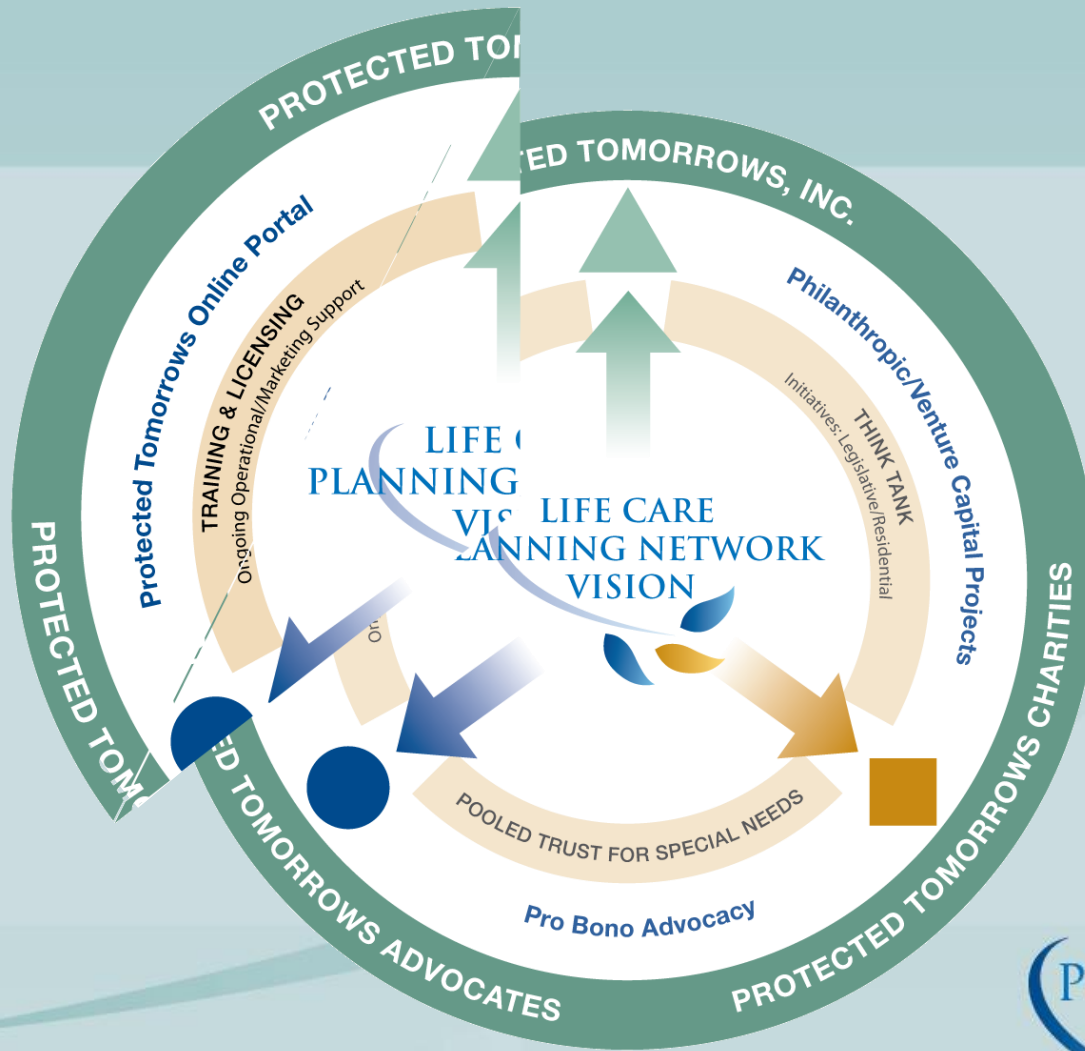


**Your life mission
is our mission, too.**

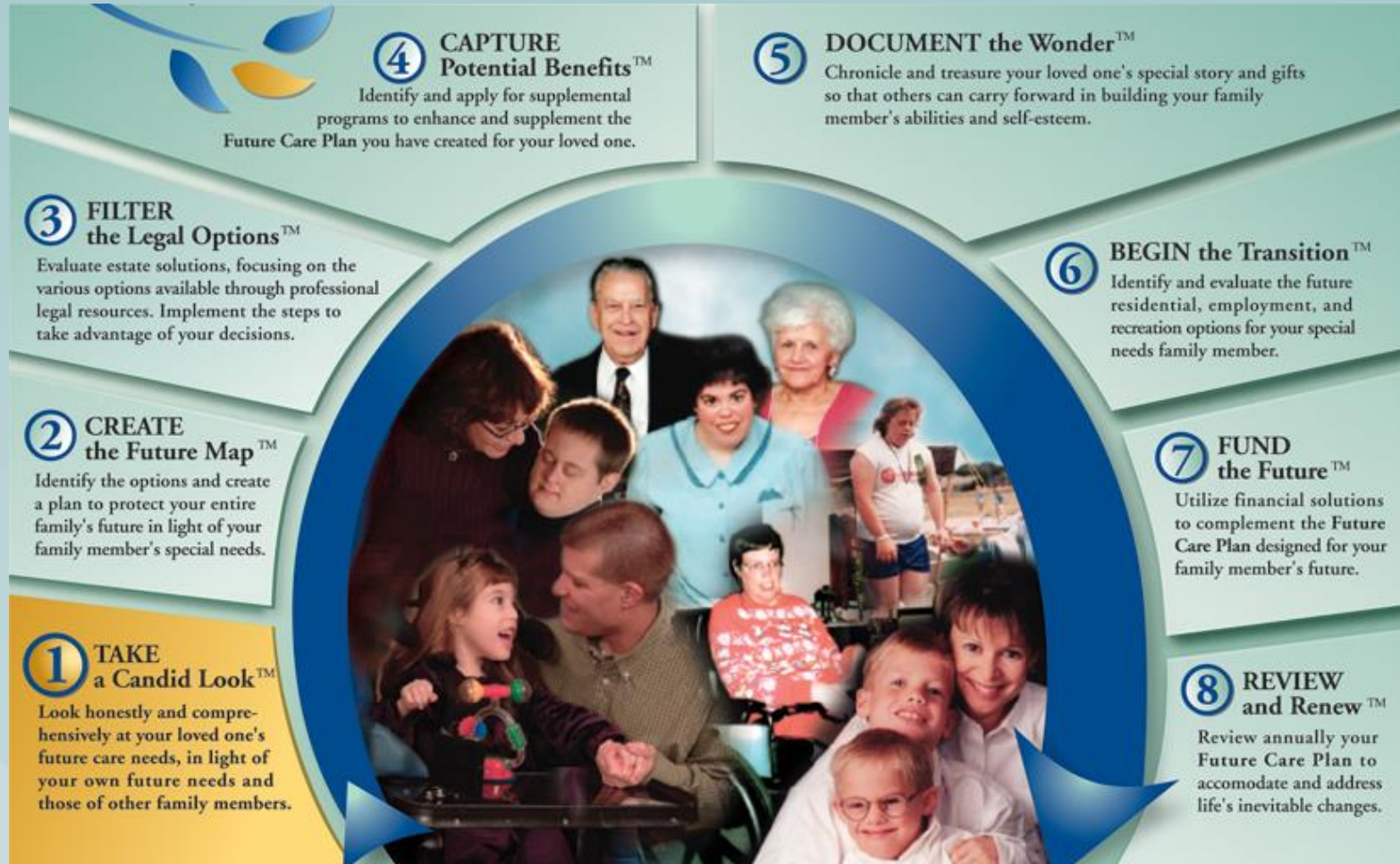




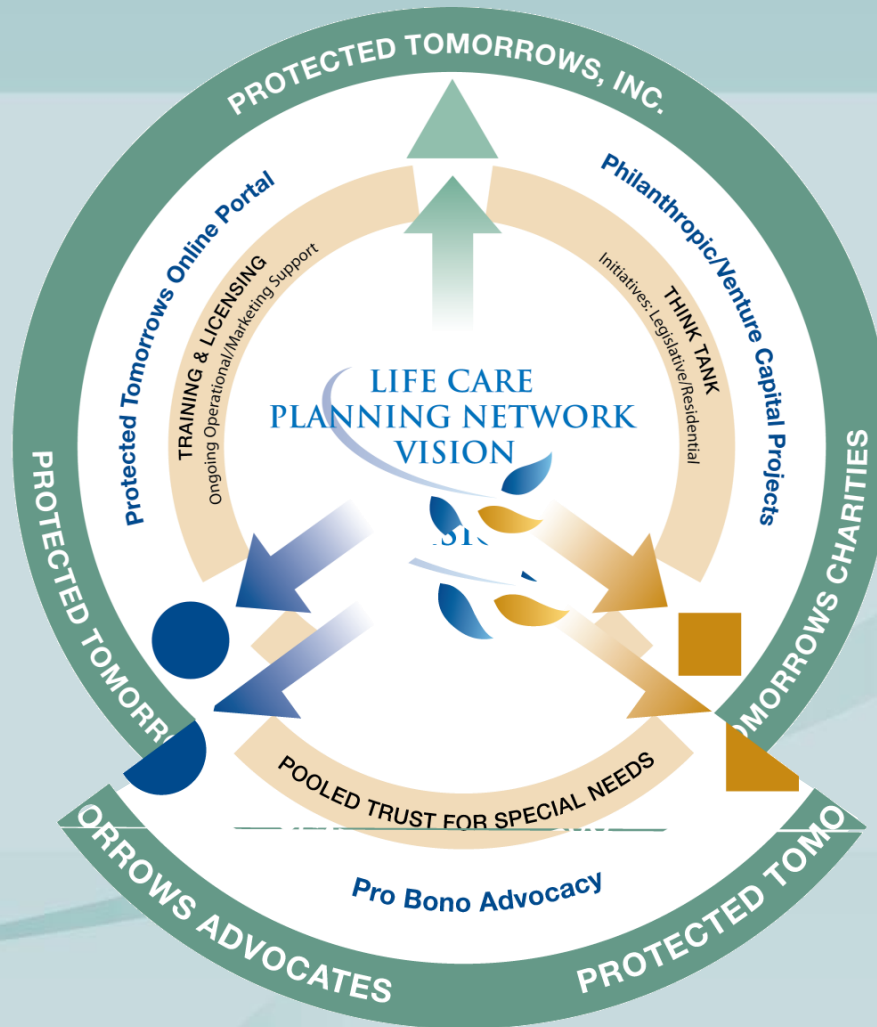
An Entire Network of Advocates



A Unique, Eight-Step Planning Program...



Solutions for Everyone



WELCOME TO YOUR PROTECTED TOMORROWS™ COMMUNITY

What is Protected Tomorrows®?

Protected Tomorrows, Inc. is an advocacy firm that enhances the lives of people with special needs through a comprehensive life planning process. We create Future Care Plans™, which address the needs of the individual with developmental disabilities, mental illness, physical disabilities, or cognitive and neurological diseases in the following areas:

- education
- residential
- financial
- legal
- health care
- government benefits
- employment
- recreation

[Learn More >](#)

Who are you... and how can we help you?

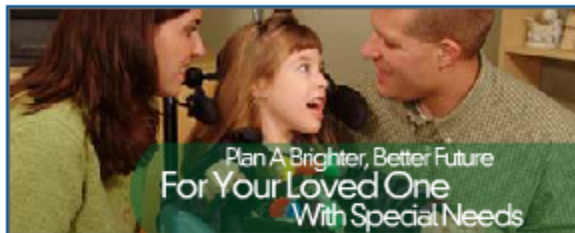
Person with a Disability or Family Member

Professional Serving or Wishing to Serve Families with an Individual with a Disability



Protected Tomorrows Announces Strategic Alliance with FPA®

FPA Members receive 15% discount on Protected Tomorrows memberships. Protected Tomorrows Members receive 15% discount on FPA memberships and conference registration fees. [Read more...](#)



Special Offer
\$29.95
 Annual Subscription!

Limited Time Offer!
FAMILY MEMBERSHIP

Promotional Rate Valid for Lifetime of Subscription

Protected Tomorrows is growing its community of families and caregivers via an exciting new "Special Family Membership" offer that will be available until **May 31, 2013.**



Coaching/Training via Webinars

Exclusive webinars provide clarity to complex topics and empower you to continue on your journey planning for a safe and fulfilling future for your loved one.

Online Future Care Planning System

Prepare for a safe and fulfilling future for your loved one with special needs by creating a Future Care Plan™. Use the Interactive Process for Protected Tomorrows™ as your step-by-step guide to address your hopes, dreams and fears for the future.



Members Only Community Forum

Communicate with fellow Protected Tomorrows Family Members and Protected Tomorrows Advocates via exclusive Members Only Forum. Ask questions, share your story and more...

Exclusive Access to Resources

Extensive Library of Articles at your fingertips, links to government resources including Members Only Exclusive - Protected Tomorrows Government Benefits Brochure.



[Learn More >](#)

Web Site Main Page



Walgreens Team Members click here

Protected Tomorrows Events and Workshops





FAMILY MEMBERS

[Logout](#)

[HOME](#) | [PROFILE](#) | [RESOURCES](#) | [SHARING & CARING](#) | [COMMUNITY CONNECTIONS](#) | [STORE](#)

Welcome Jeannette!

Jackson Lindenman

Coaching & Training Webinars

- [What is a Future Care Plan™?](#)
- [Creating the Vision of the Future – Explore the Possibilities](#)
- [Special Needs Trust Primer](#)
- [Government Benefits Primer](#)
- [Preparing for Future Caregivers – Document the Wonder](#)
- [Applying for Government Benefits – A How To Guide](#)
- [Families Helping Families – Join the Conversation!](#)
- [Coaching & Training Library](#)

Stages

The Process for Protected Tomorrows™

Plan a safe and fulfilling future for your loved one with special needs.

[[ENTER STAGES](#)]

Ask An Advocate

Exclusive for Family Members
PRIORITY RESPONSE TIME

Have A Question? Get An Answer!

[[CLICK HERE](#)]

[CHANGE PASSWORD](#)

[LOG OUT](#)

[PT Home](#) » [Family Members](#)

Welcome Family Members

We welcome you to our community of Family Members. Our online community offers coaching, training, interactive planning tools, extensive resources, and a communication forum to bring us all together. We encourage your participation and feedback. We are all on similar journeys – here is where we can learn from each other, and gather strength and inspiration to continue on our path to preparing a safe and fulfilling future for our loved ones with special needs.

Watch this page for future announcements, news and system enhancements.

Coaching & Training Webinars

These webinars have been designed to provide clarity on complex topics and empower you to continue your journey planning a safe and fulfilling future for your loved one with special needs. Watch them at your leisure and refer back to them as much as you want.

Online Future Care Planning System

The Process for Protected Tomorrows® is a holistic 8-step approach to planning for you or your family member with special needs. This Process, also referred to as "Stages", was developed by Mary Anne Ehler through years of work with families like yours, and has helped families identify and address their own unique goals for the future. The Process has been adapted to an online, interactive planning system where you can maintain your plan, print as necessary, and adjust as life presents changes that require a different approach.

Whether you are working with an Advocate or completing the "Stages" on your own, you will also be part of a network of families striving to make a difference in the special needs community. Take comfort in knowing you are not alone on your journey. We encourage you to ask questions via our community forum, share your stories, and communicate with other Family Members. Our strength comes from our community of family members.

Members Only Community Forum

Communicate with fellow Protected Tomorrows Family Members and Protected Tomorrows Advocates via exclusive Members Only Forum. Ask questions, offer guidance and inspiration to fellow family members; share your story; and more...

Our online community continues to grow. Don't miss out on the conversations!

Exclusive Access to Resources

Extensive Library of Articles at your fingertips; links to government resources including Members Only Exclusive - Protected Tomorrows Government Benefits Brochure.

Protected Tomorrows has formed a strategic collaboration with the Financial Planning Association®.



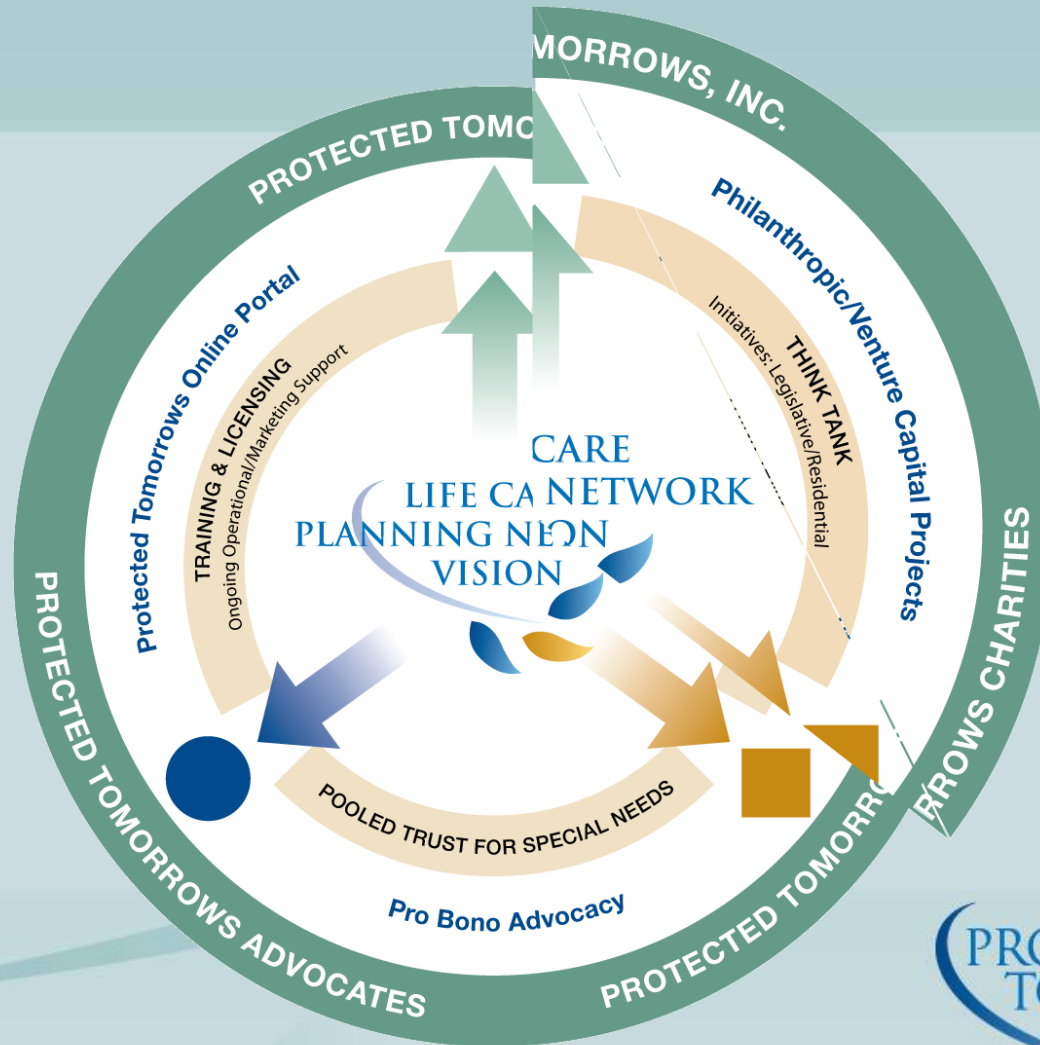
Protected Tomorrows has formed a strategic collaboration with Financial Planning Association (FPA) in an effort to help financial professionals understand the issues that are important to families with special needs. FPA is the largest membership organization for personal financial planning experts in the U.S. and includes professionals from all backgrounds and business models. The FPA helps connect thousands of consumers to competent and ethical planners who commit to the highest standards of professional competence, ethical conduct and clear, complete disclosure to those they serve.

For assistance finding a financial professional to assist you with funding solutions for your Future Care Plan™, please contact Protected Tomorrows at familymemberinquiry@protectedtomorrows.com.

The Protected Tomorrows Family Membership Community



Think Tank



Life Care Design Studio



Tomorrows Careers



Protected Tomorrows Charities

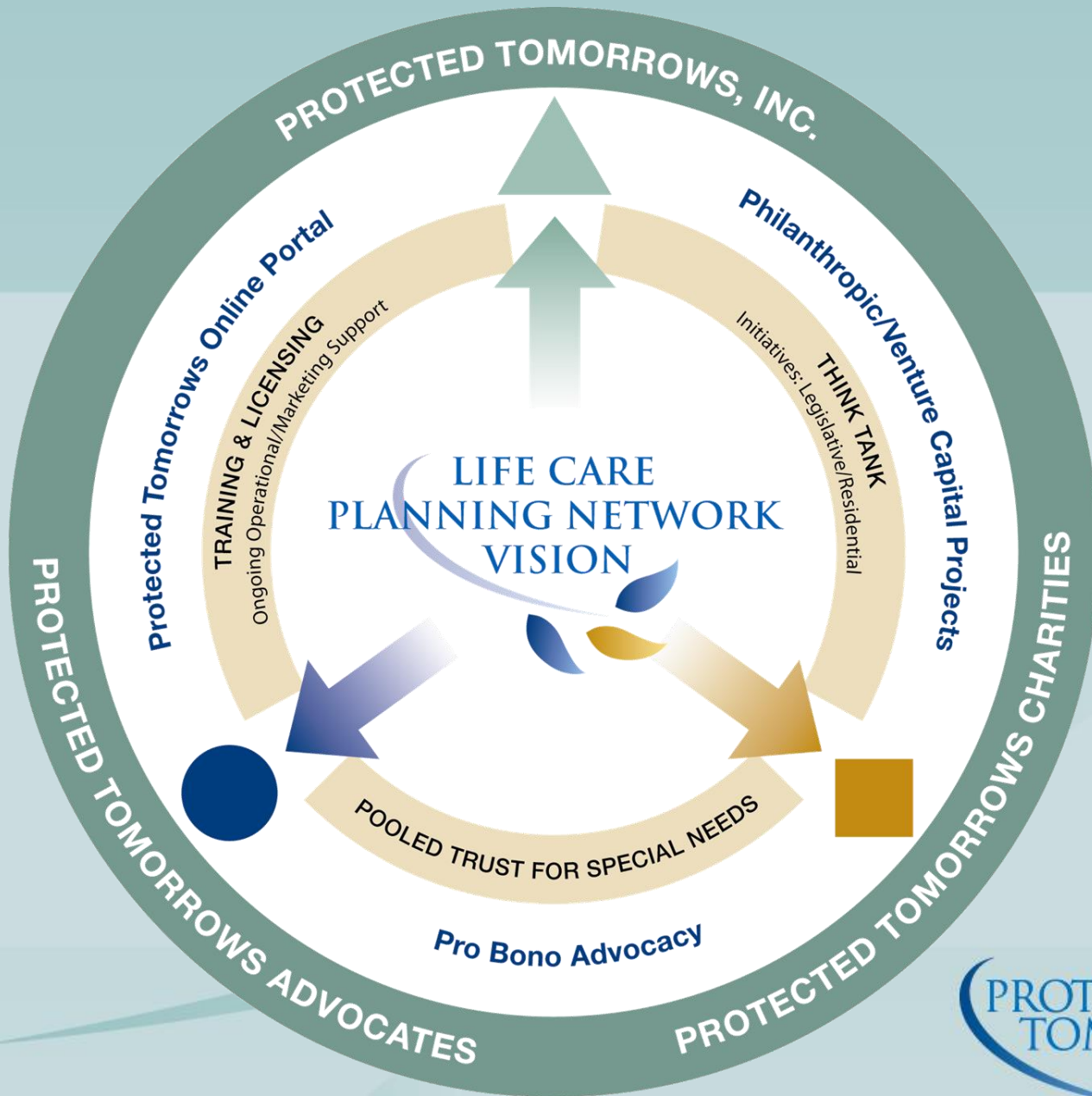
- Education & resources for families



- Transform U



- Tails for Life



Our Goal Today

To create awareness ... so you take action



Stage 1

Take a Candid Look™



Stage 2

Create the Future Map™



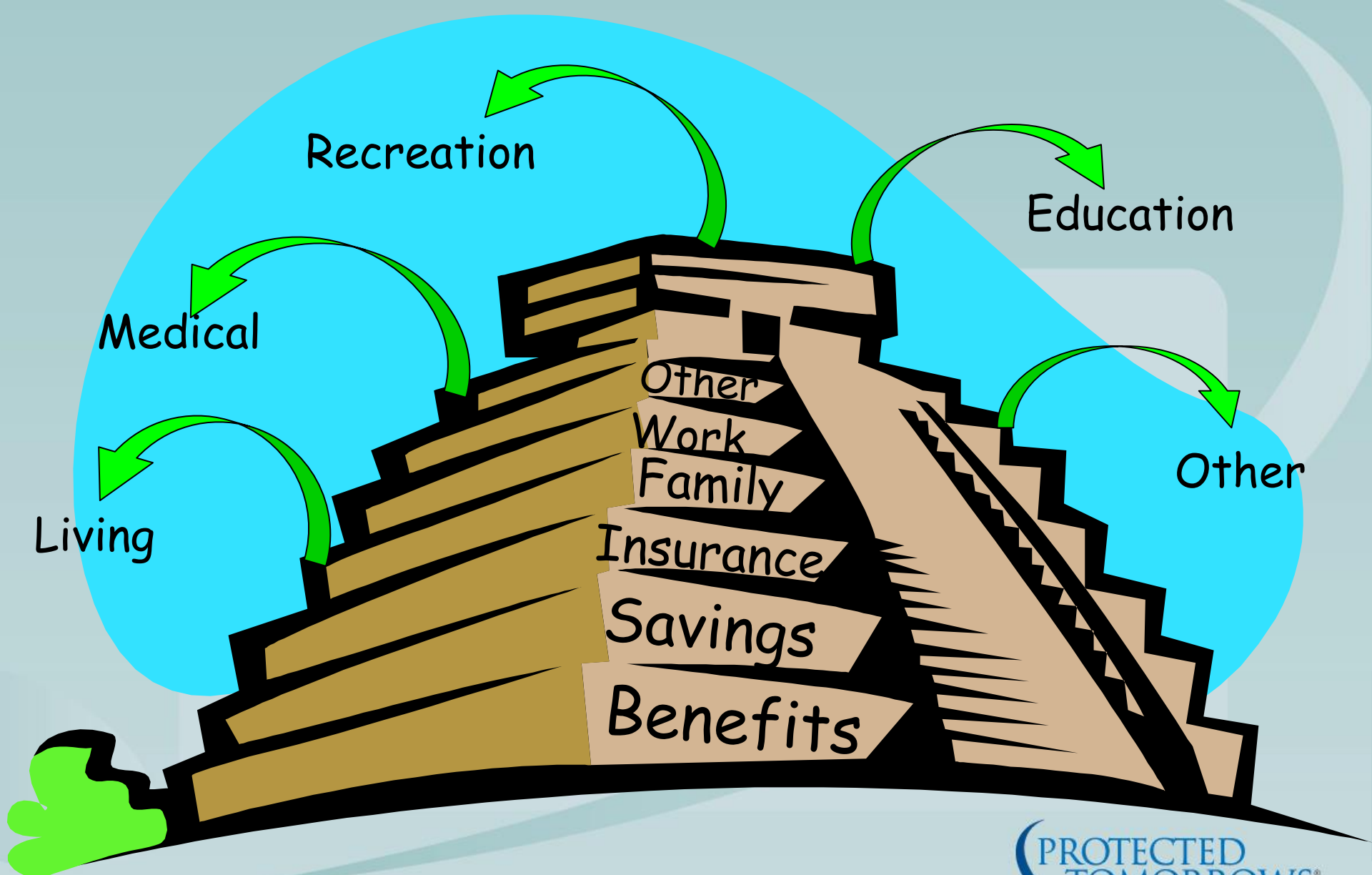


**Have you done
your financial planning?**



How much money will you need for your family member with special needs?





Living

Medical

Recreation

Education

Other

Work

Family

Insurance

Savings

Benefits

Other

Create the Vision



STAGE 2: CREATE the Future Map™

0 - 3 Childhood	<input type="checkbox"/>
4 - 18 School	<input type="checkbox"/>
19 - 22 Transition	<input type="checkbox"/>
23 - 65 Adulthood	<input type="checkbox"/>
Life without You	<input type="checkbox"/>

Income

SSI	_____
Medicaid	_____
Family	_____
Other	_____

Expenses

Living	_____
Medical	_____
Recreation	_____
Education	_____
Other	_____



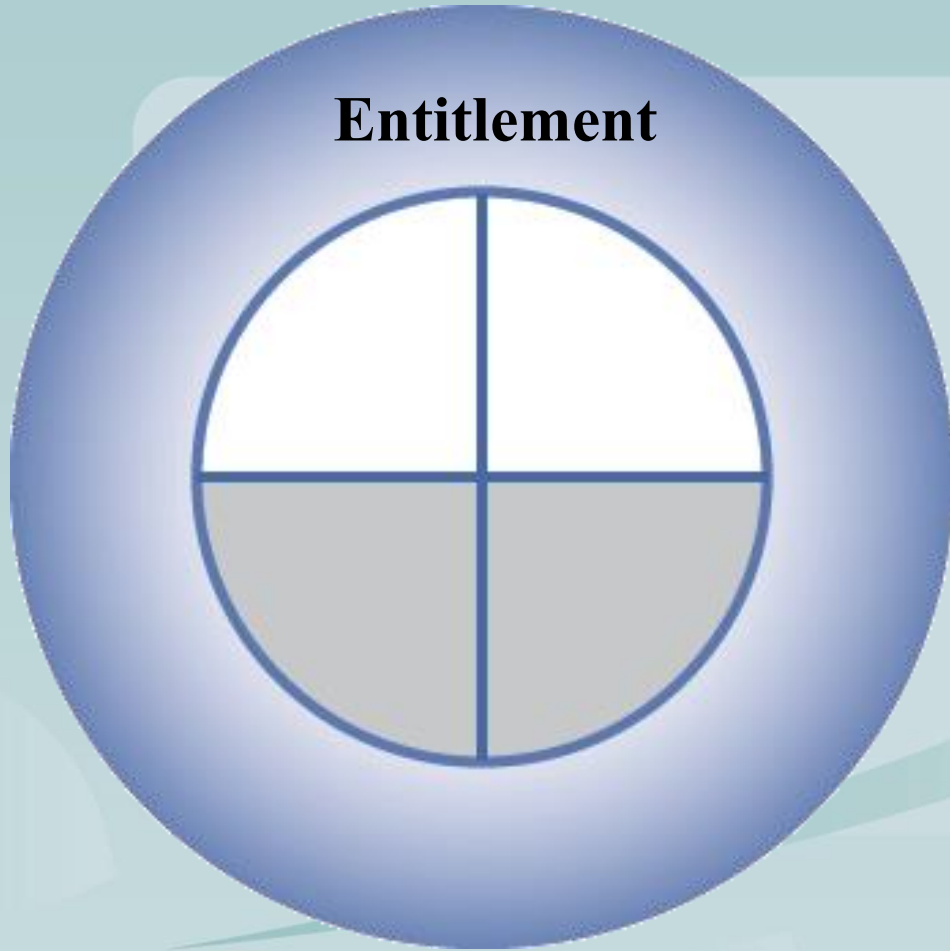
Stage 4

Capture Potential Benefits™

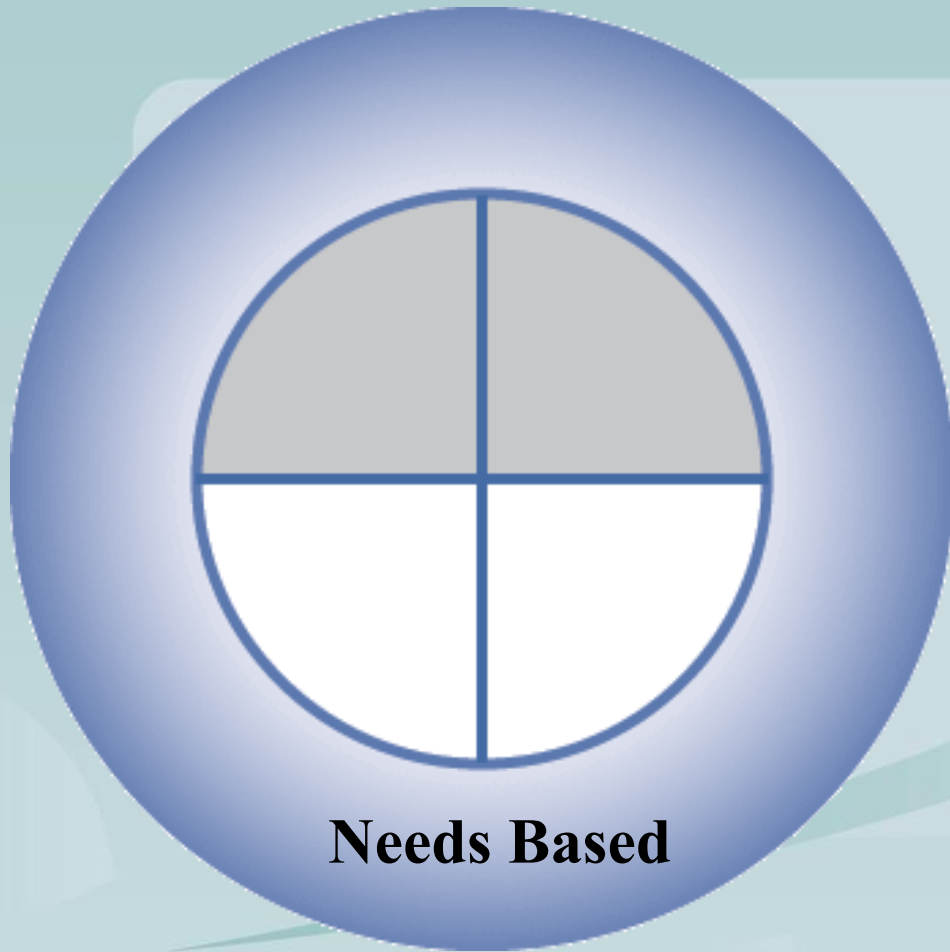


The Benefits Circle

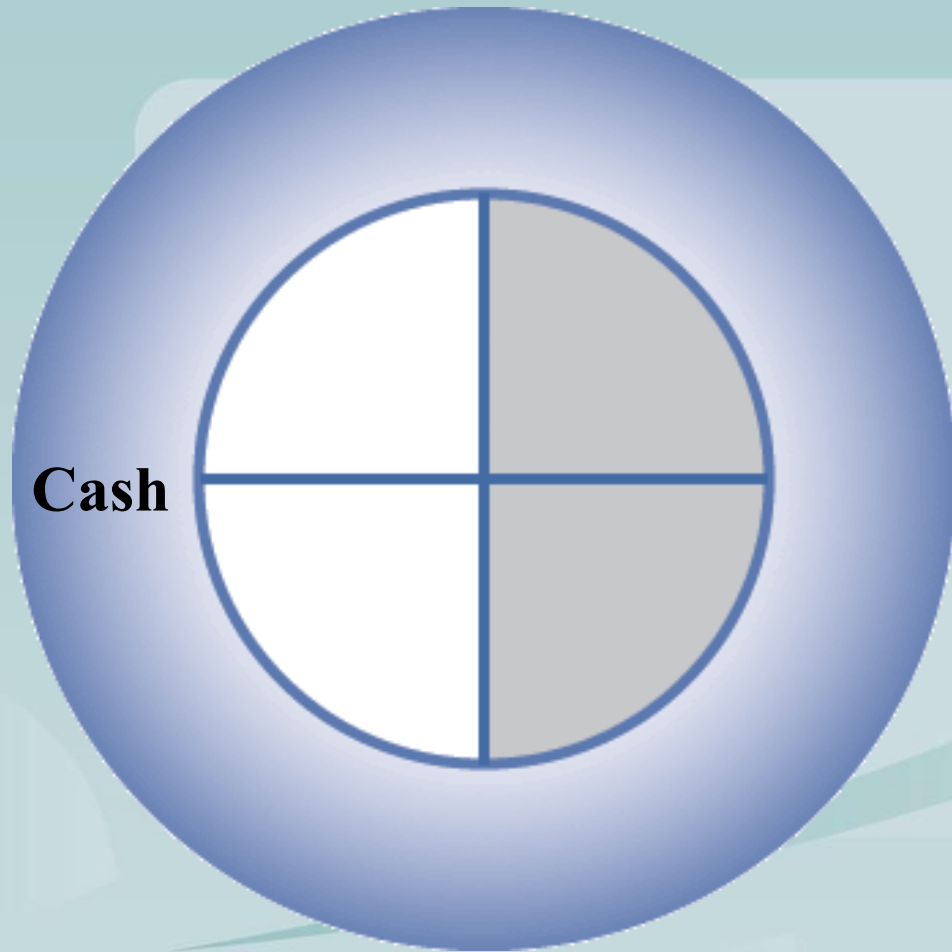
Entitlement



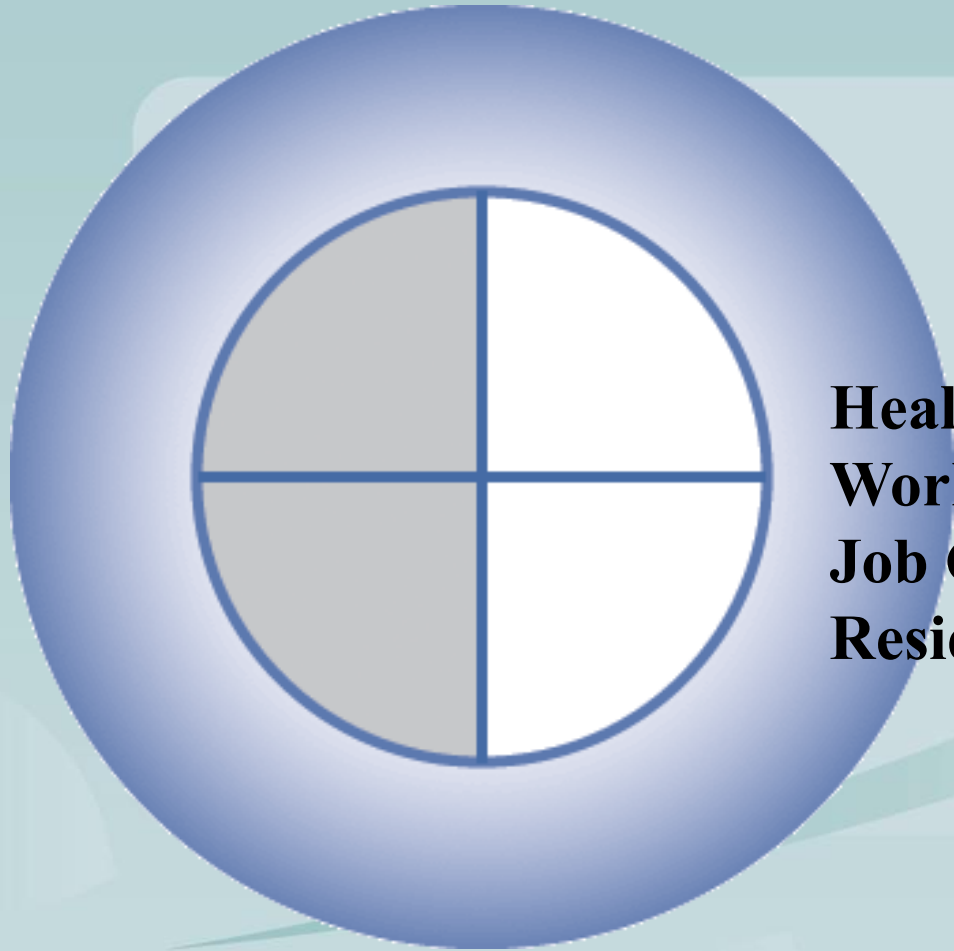
The Benefits Circle



The Benefits Circle

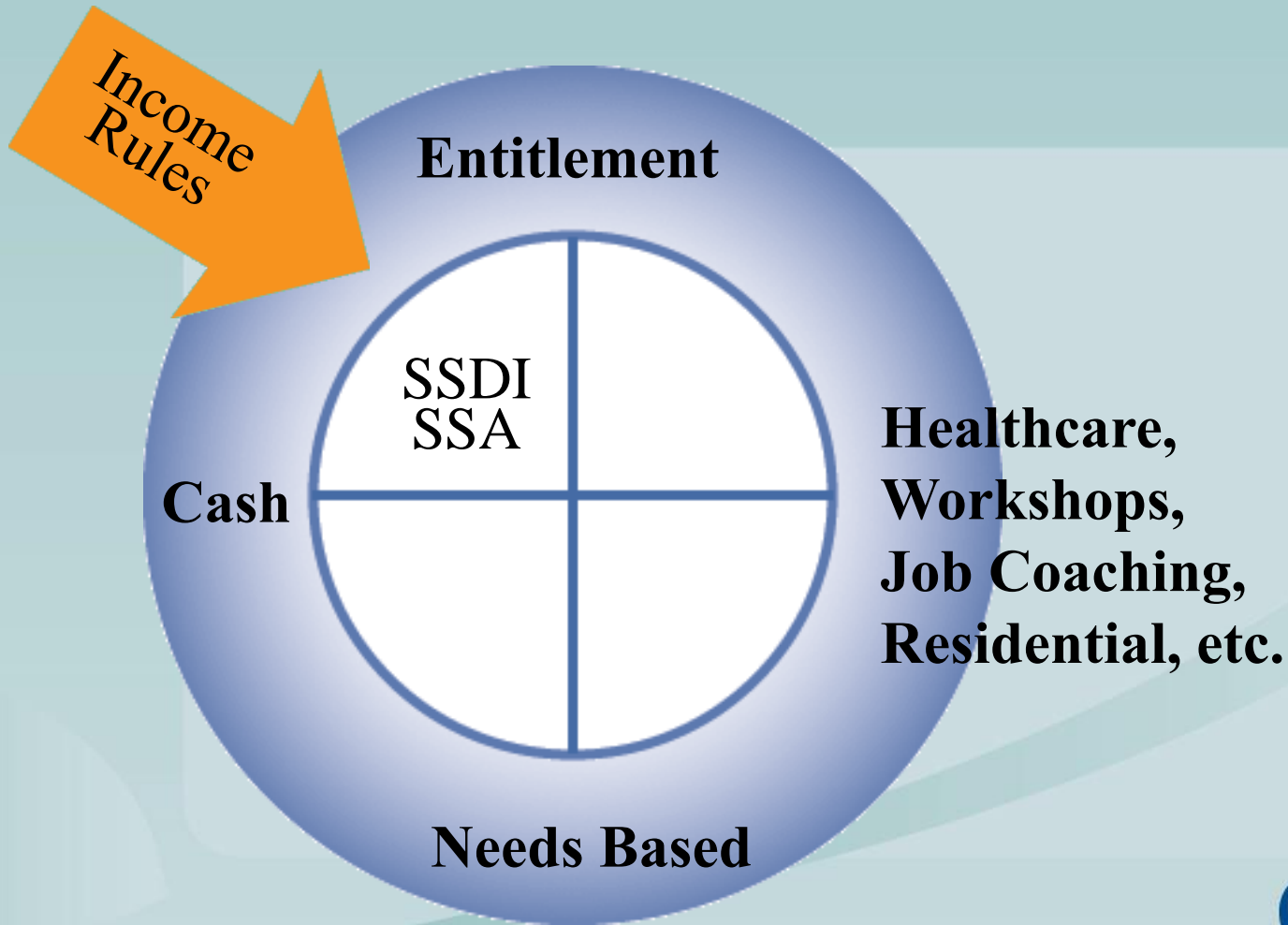


The Benefits Circle

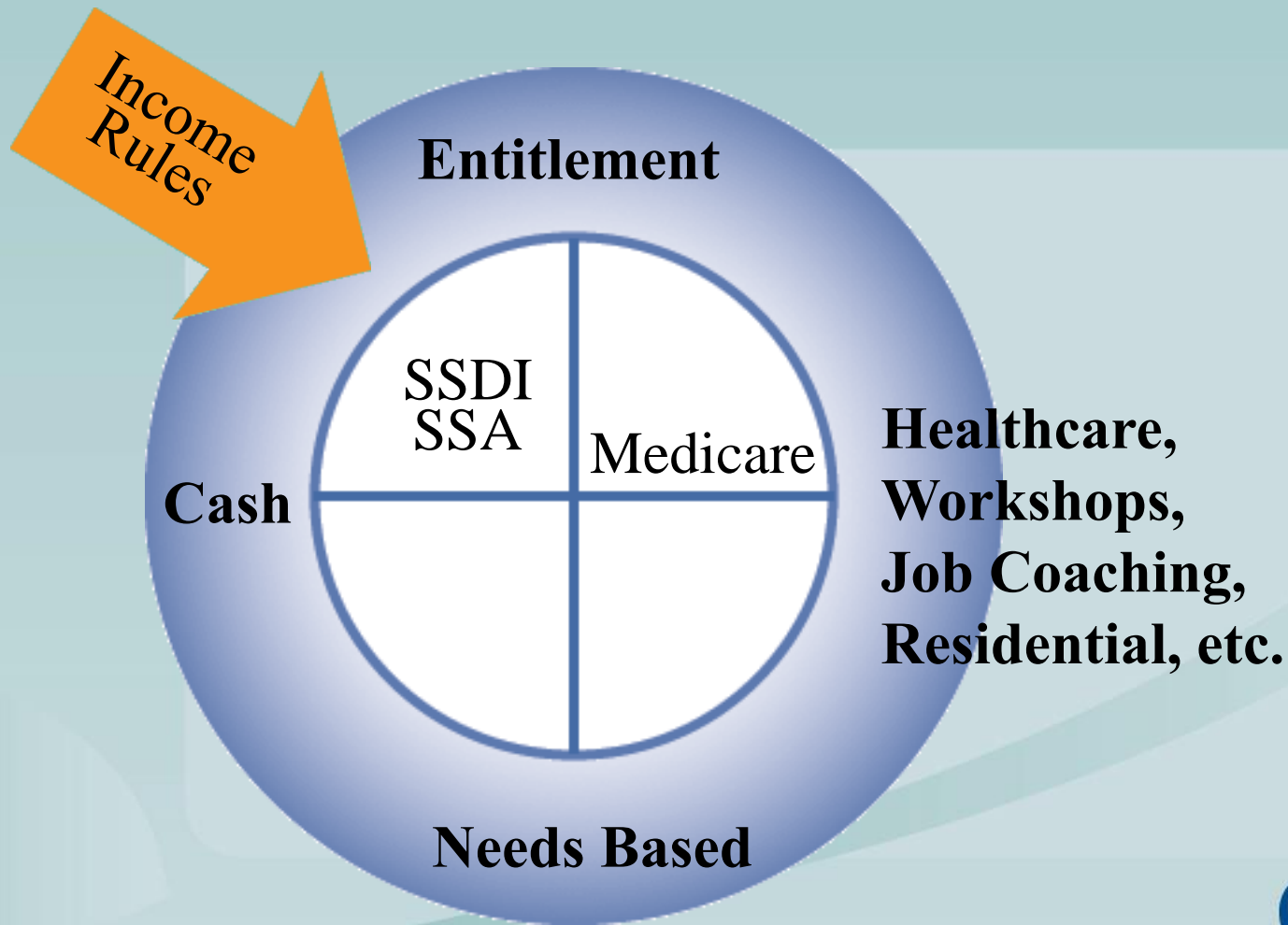


**Healthcare,
Workshops,
Job Coaching,
Residential, etc.**

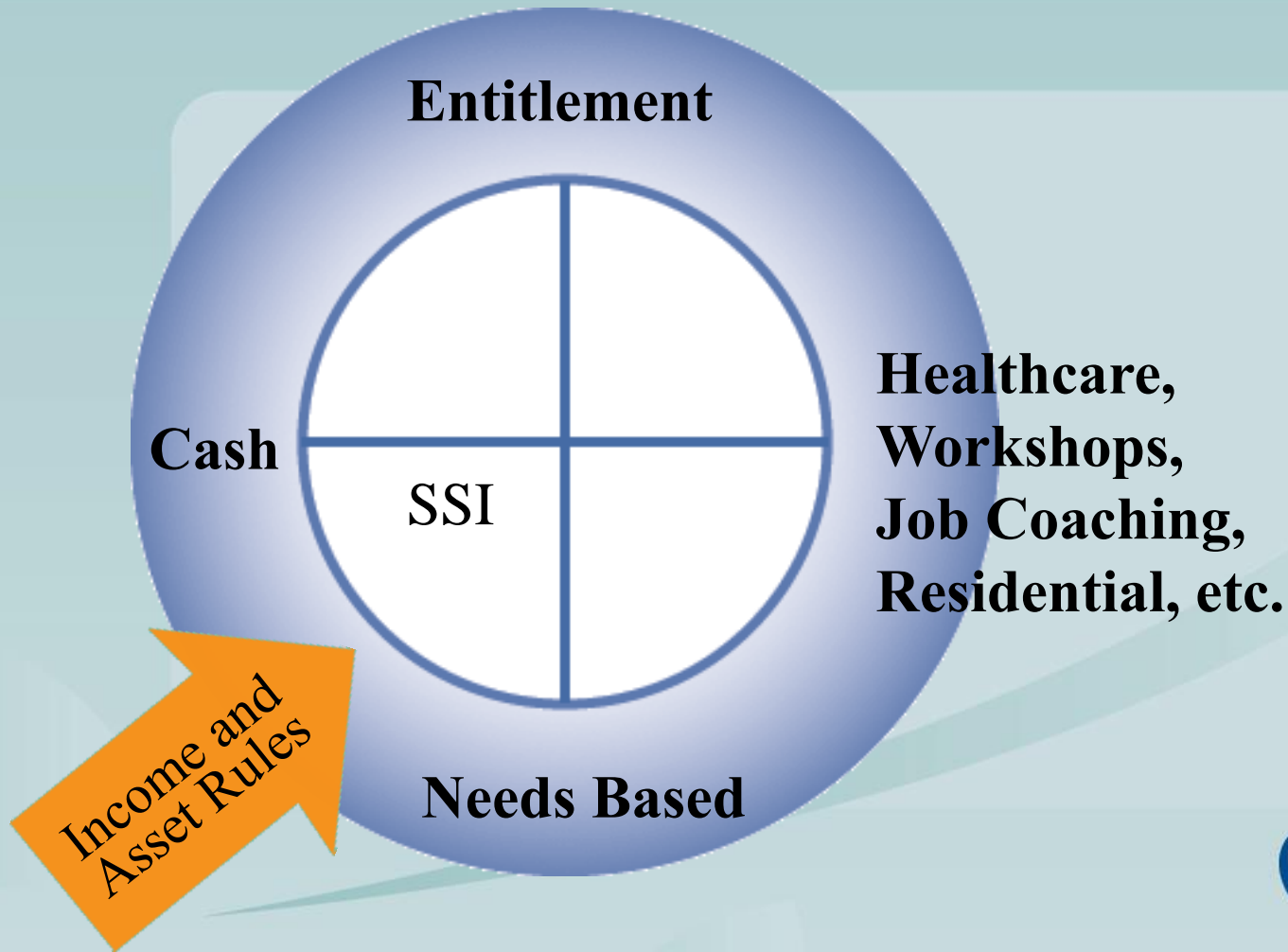
Entitlement - Cash



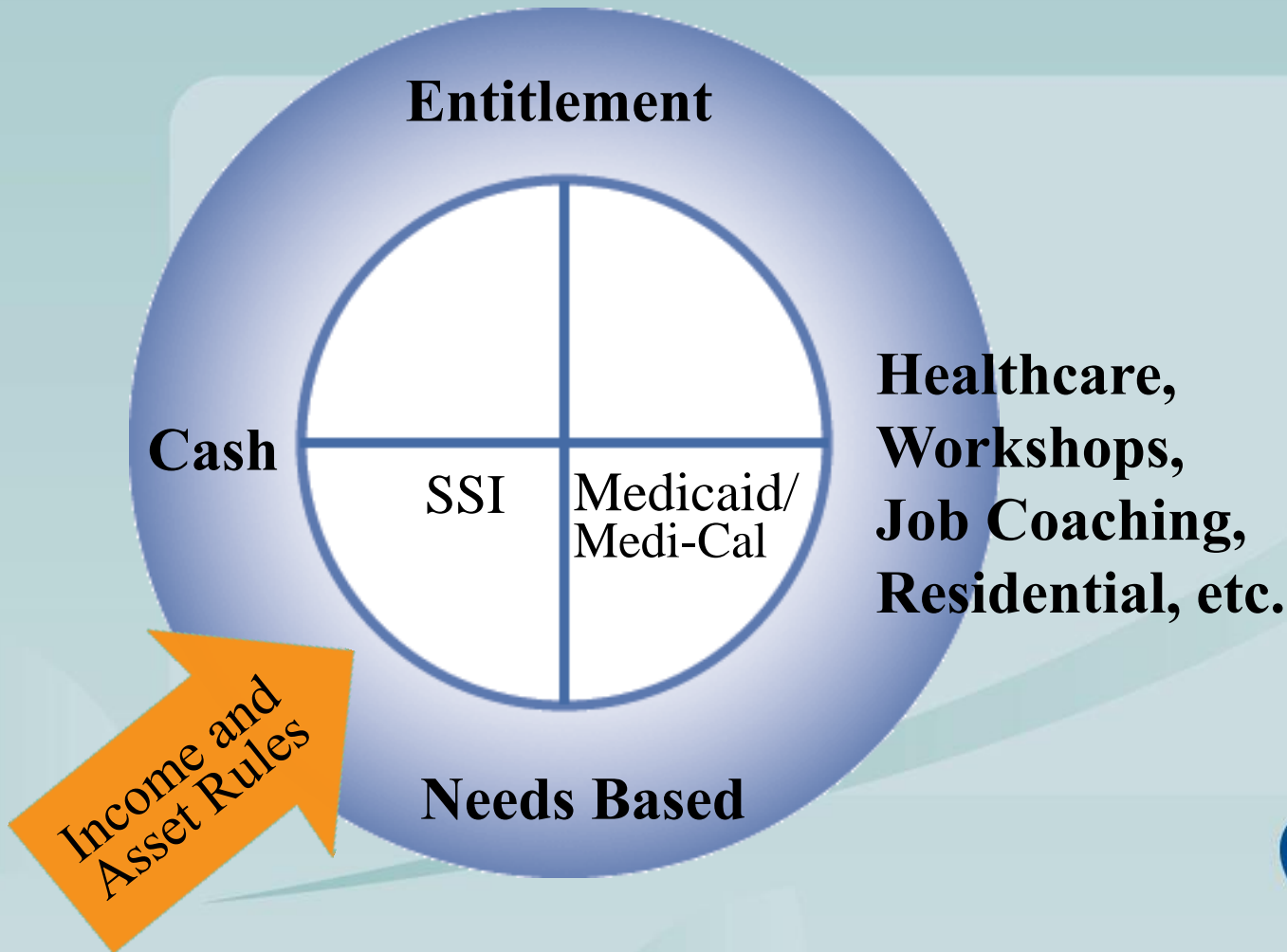
Entitlement - Healthcare



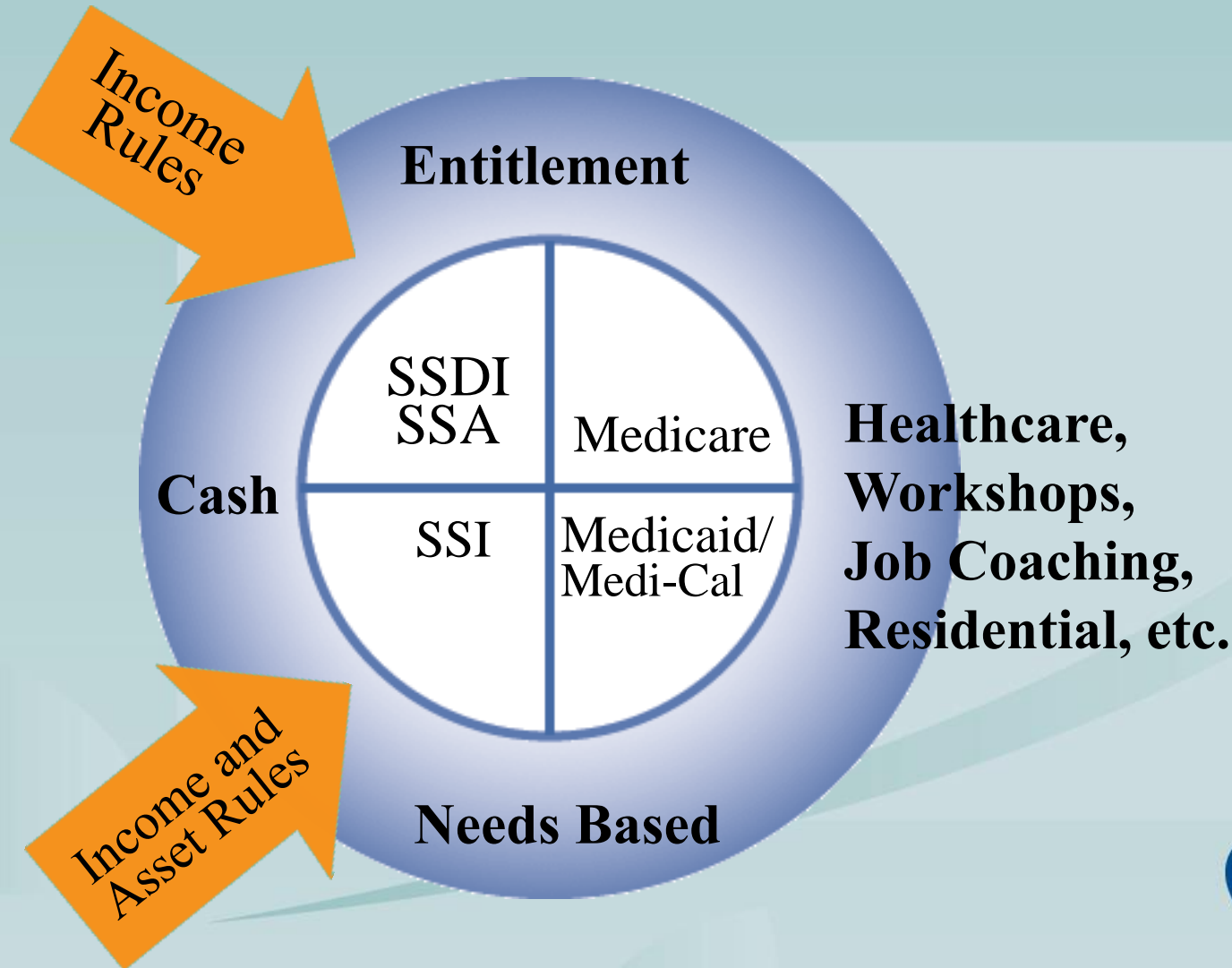
Need - Cash



Need - Healthcare



Government Benefit Programs



Know Your Benefits

Sample Social Security Statement (partial)

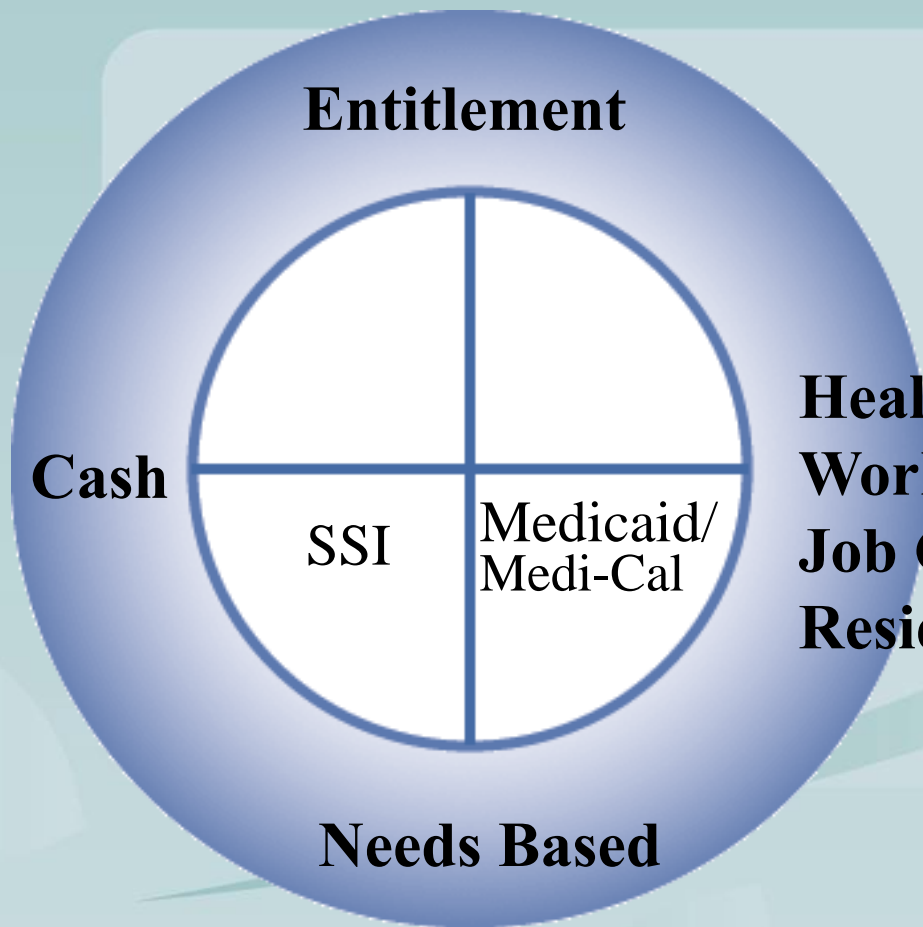


Your Estimated Benefits

<p>*Retirement</p>	<p>At your full retirement age (65 years), your payment would be about...</p>	<p>\$1,000 a month</p>
<p>*Family</p>	<p>If you get retirement or disability benefits, your spouse and children also may qualify for benefits.</p>	
<p>*Survivors</p>	<p>You have earned enough credits for your family to receive survivors benefits. If you die this year, certain members of your family may qualify for the following benefits.</p>	
	<p>Your child....</p>	<p>\$800 a month</p>
	<p>Total family benefits cannot be more than...</p>	<p>\$1,800 a month</p>



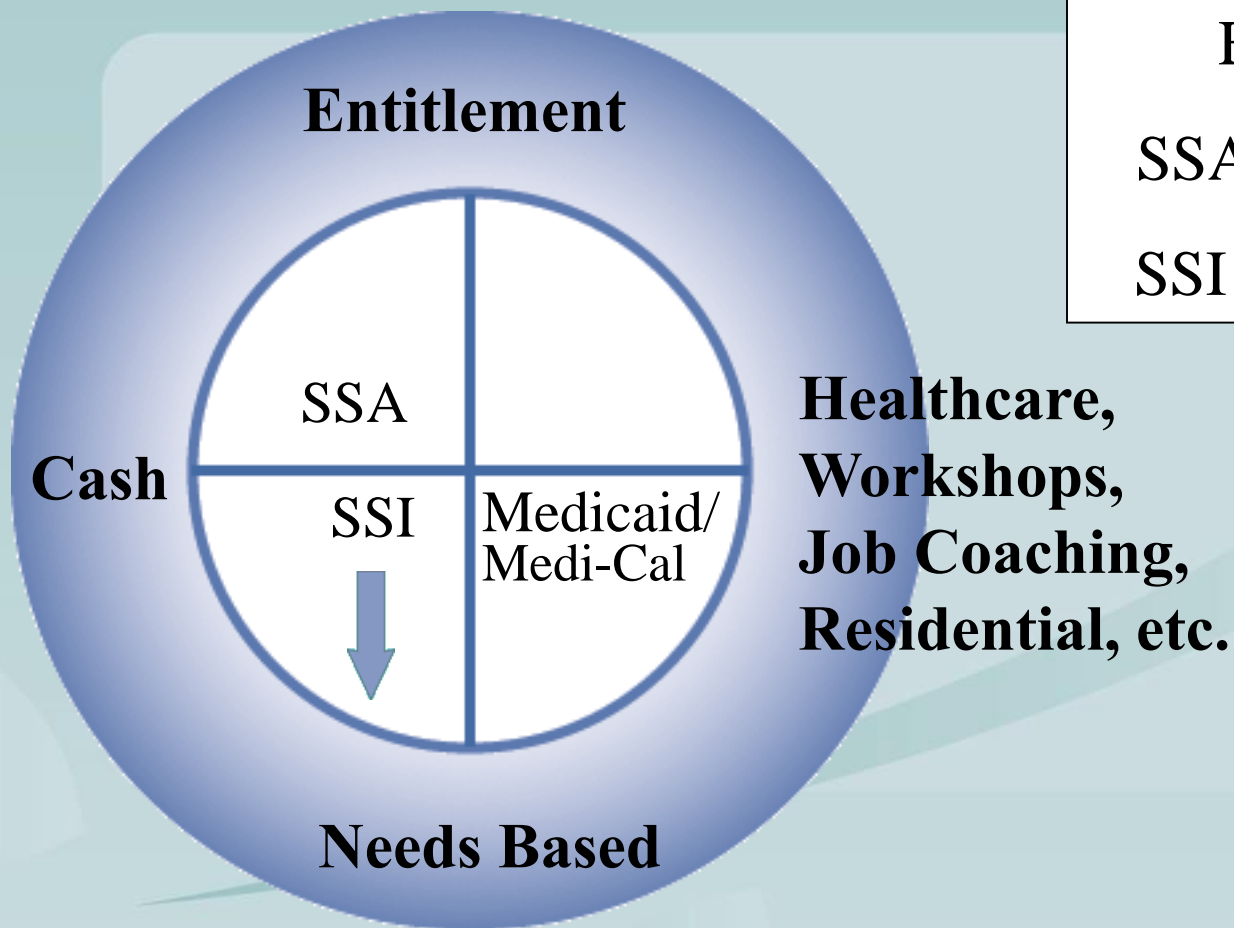
Stage 1: PWD Turns 18 parents still working



Example:

SSI = \$721/mo

Stage 2: Parents retire with social security work record

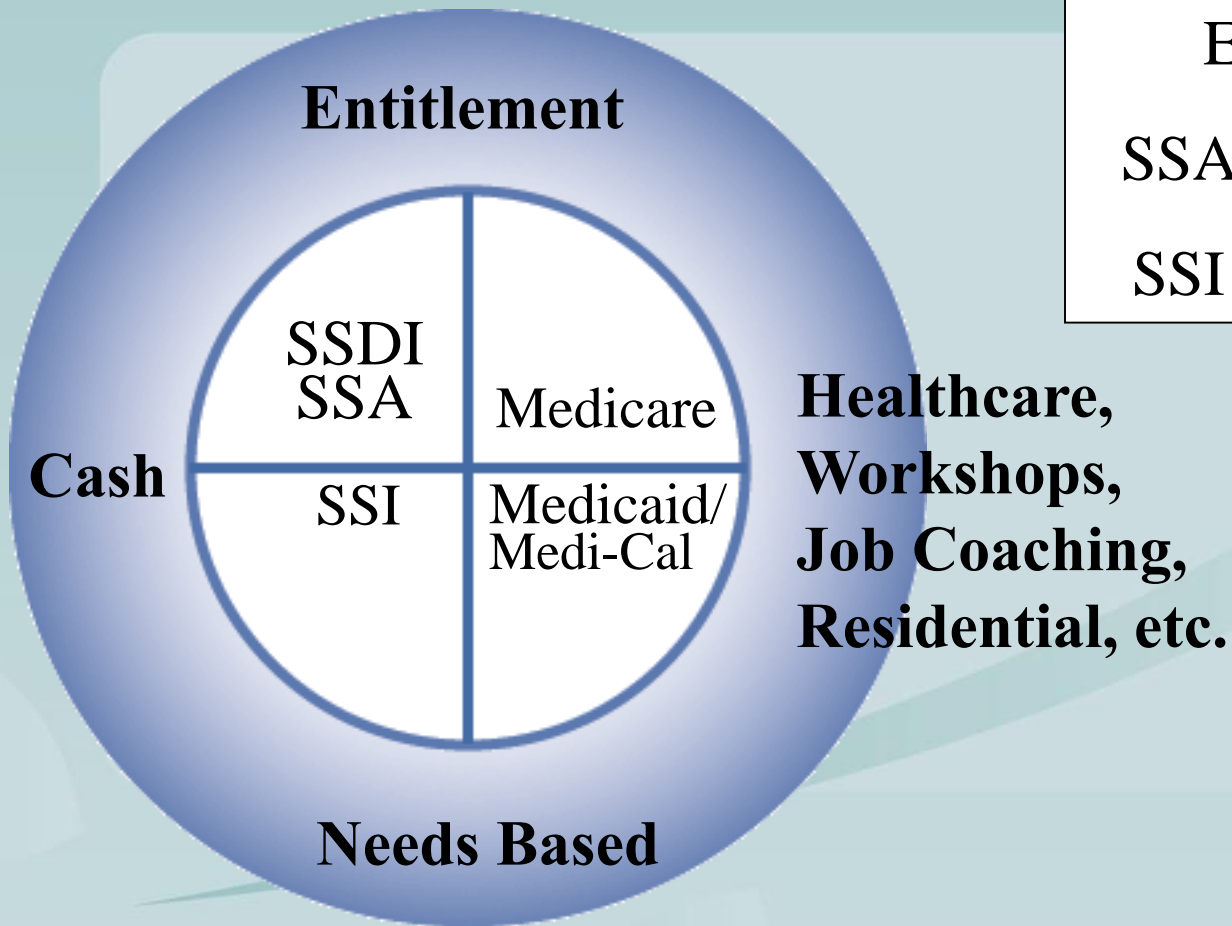


Example:

SSA = \$200/mo

SSI = \$521/mo

Stage 3: Two years following SSA eligibility



Example:

SSA = \$200/mo

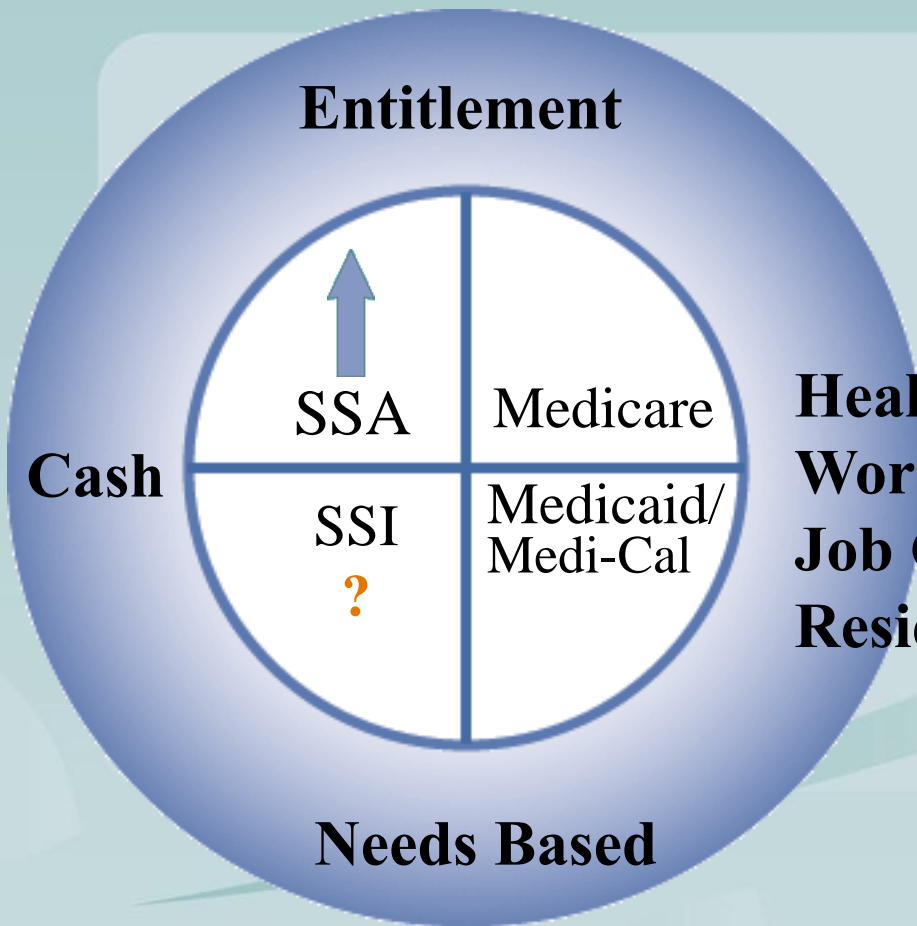
SSI = \$521/mo

Stage 4: Parents pass away

Example:

SSA = \$800/mo

SSI = \$0/mo



**Healthcare,
Workshops,
Job Coaching,
Residential, etc.**

Helpful Hints

- Learn the group health insurance laws for your state

Beware: self-insured plans not subject to state law

- *Know their social security benefits*

Be sure to keep your annual statement

- Benefits change—keep up with the laws





How do you do it?

Stage 3

Filter the Legal Options™



Avoid giving gifts/inheritance

Directly to person with disabilities

To Siblings, with an understanding

To traditional Spendthrift Support Trust



There is a solution!

Inheritance

Savings on
Behalf of
PWD



Spent for
Supplemental
Care

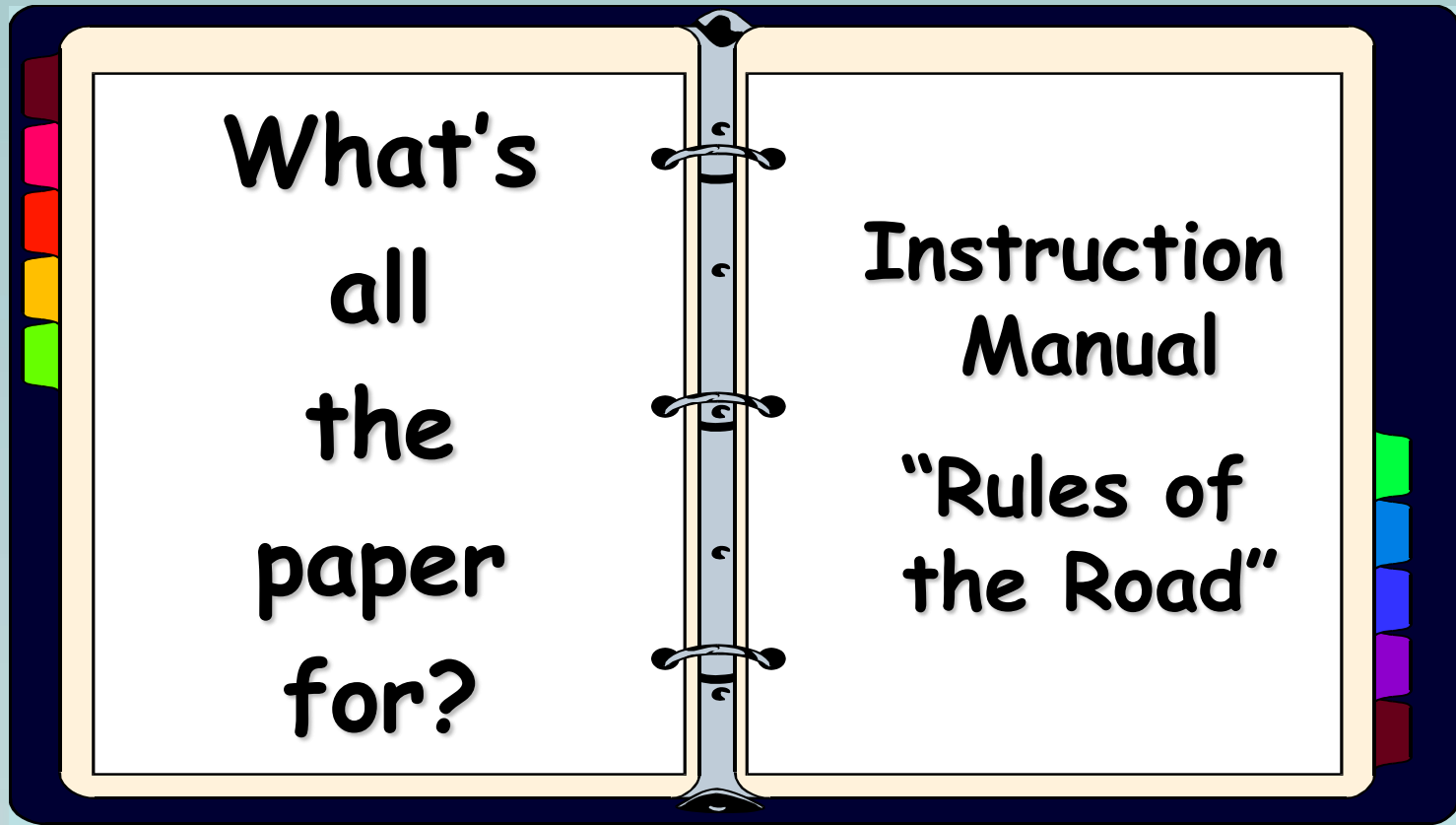
At PWD's passing,
balance passes to:

Designated heirs

Charity of your
Choice

The Discretionary 3rd Party Special Needs Trust





2) A document prepared by your attorney

Who can set up
the Discretionary
3rd Party Special
Needs Trust?

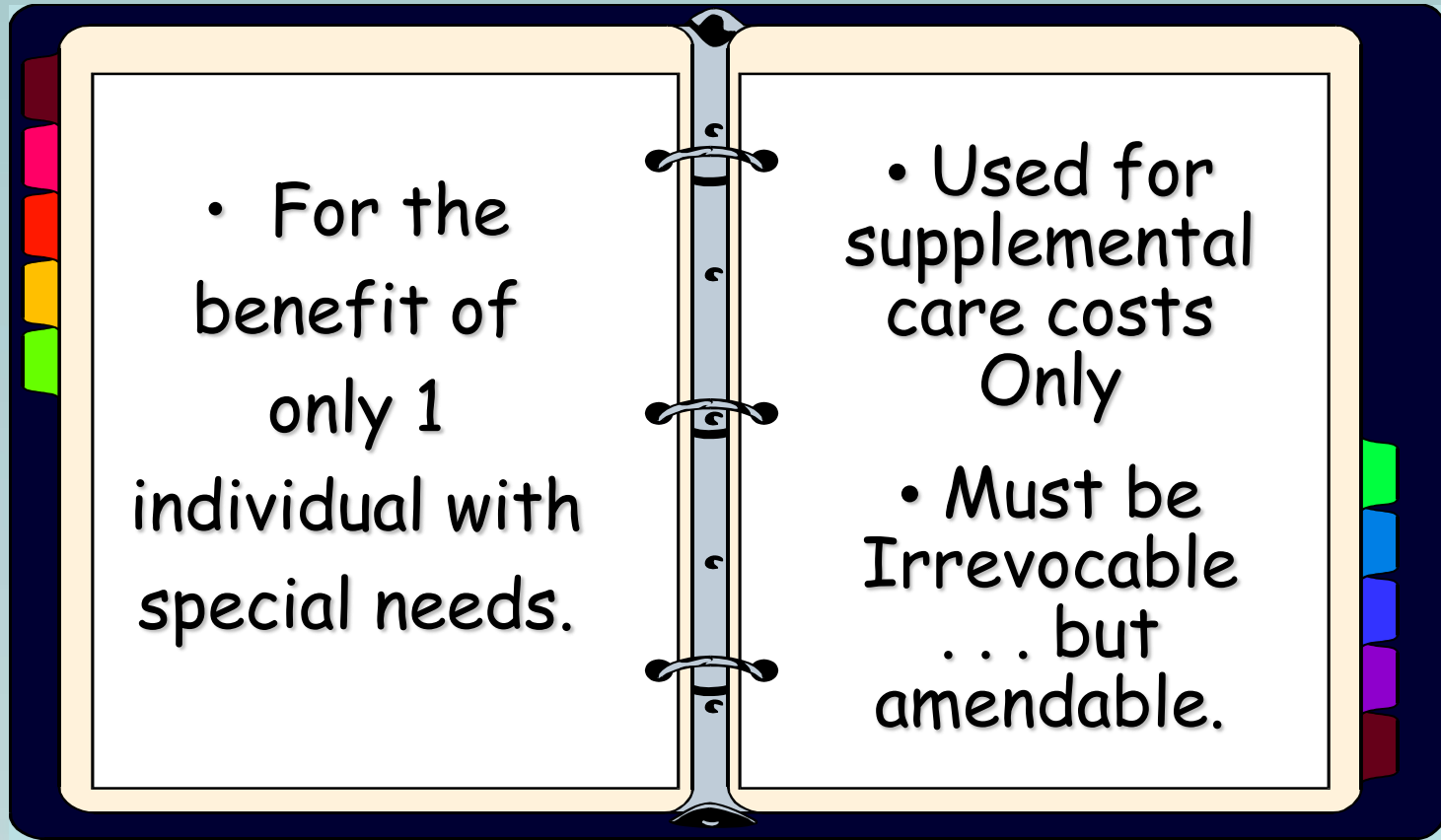
- ✓ Parents
- ✓ Siblings
- ✓ Grandparents
- ✓ Anyone,
EXCEPT
Beneficiary!

Who's in charge?

YOU!

If you set up the
trust you name
the money people
and the remainder
beneficiaries.

Things to talk to your attorney about



- For the benefit of only 1 individual with special needs.

- Used for supplemental care costs Only

- Must be Irrevocable ... but amendable.

More things to talk to your attorney about

When do you create it?



How should your attorney set up the trust?

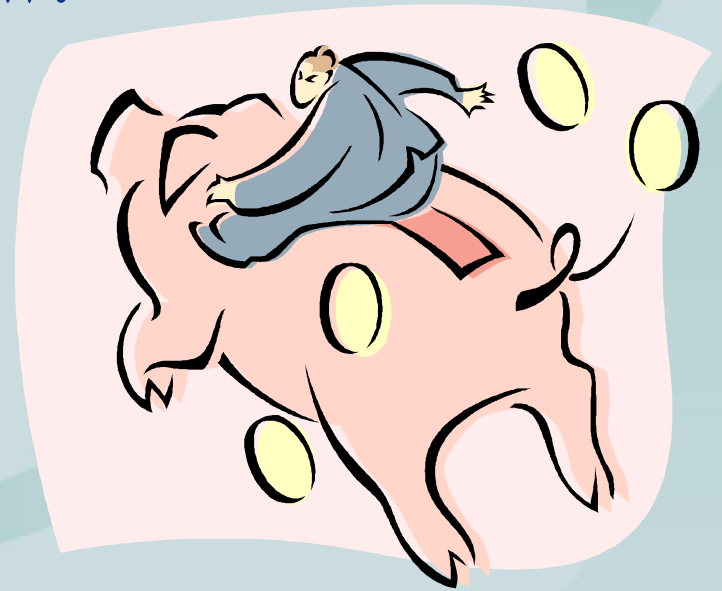
- Not IN your will
- Not IN your living trust



Ask your attorney for a separate document

established now, to allow:

- Grand-fathering
- Piggy-backing





**How do you put
money
into the trust?**

1 - Inheritance



- Wills & trusts
- Life insurance
- Retirement accounts

2 – Savings on Behalf of PWD



Avoid giving
gifts/inheritance
directly to PWD

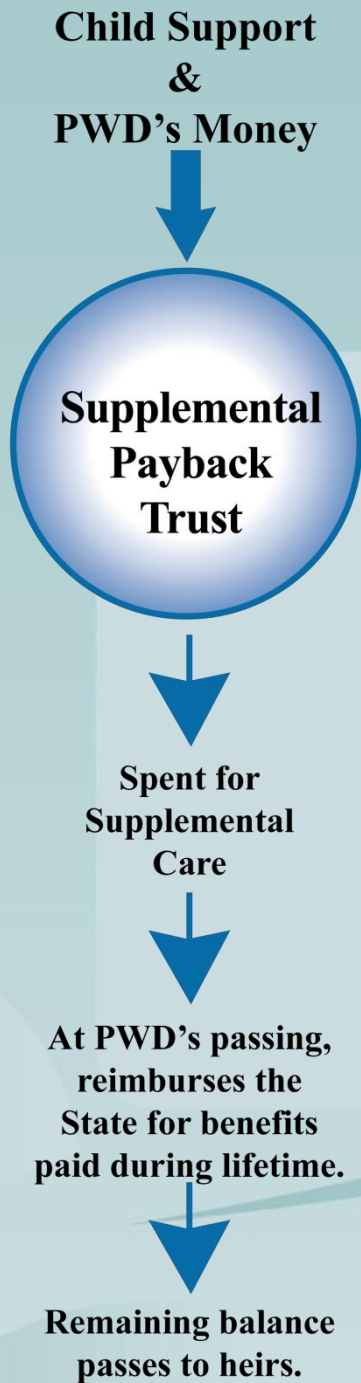
Helpful Hint



Remember to change the beneficiary of your...

- Life Insurance
- Profit Sharing
- Retirement Income
- Savings Bonds

What if the PWD has or receives money directly?



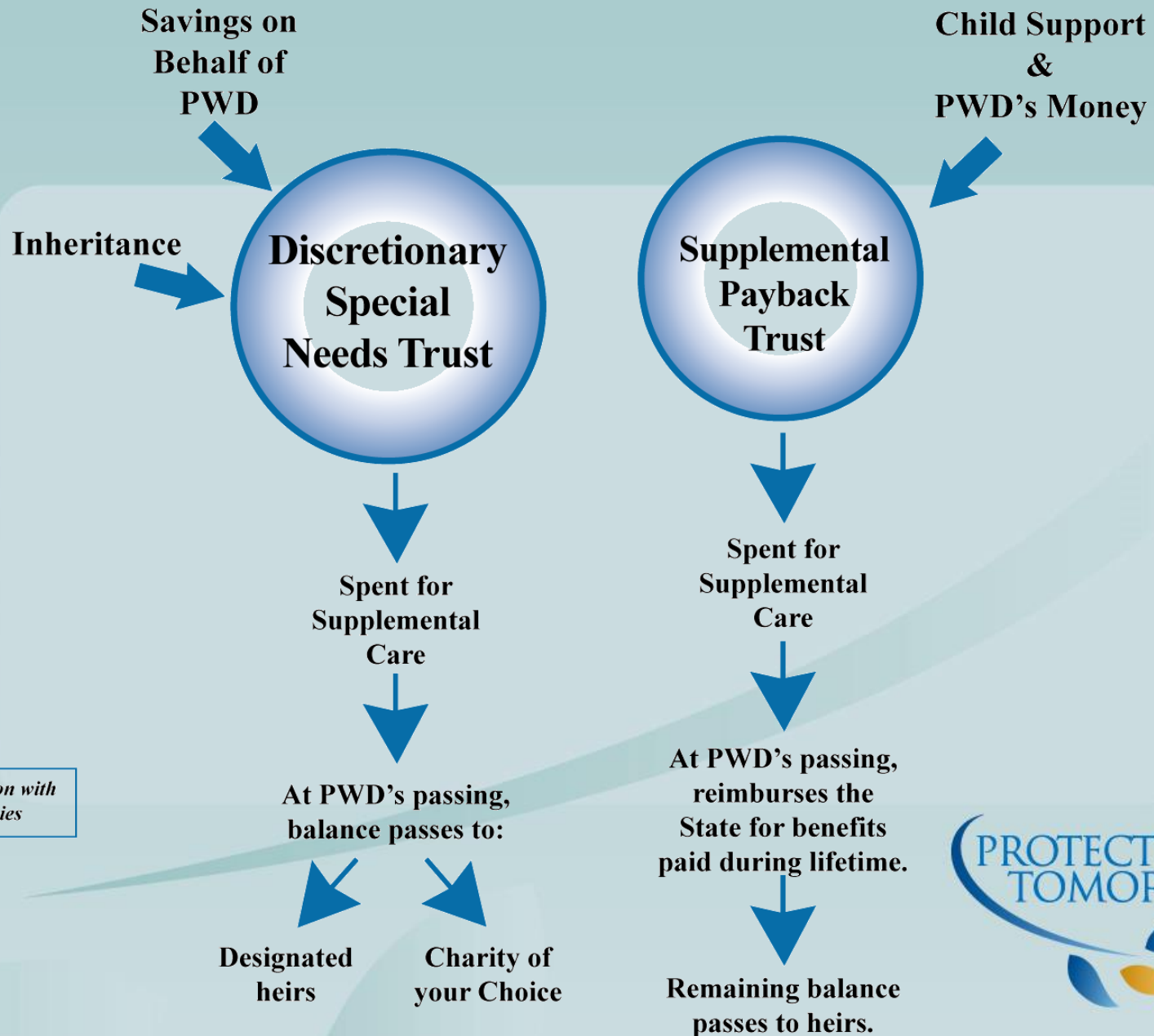
Talk to your attorney about:

- “Oops” Trust
- OBRA 93 Trust
- Payback Trust

PWD-Person with Disabilities



SPECIAL NEEDS TRUSTS



Helpful Hint

When giving gifts, remember...

- NO UTMA or Minor's Gift Trusts
- NO College Bonds
- NO Guardian Accounts
- BEWARE of Irrevocable Life Insurance Trusts

YES → Special Needs Trusts



How do you start?

Find an attorney with
special needs expertise!

www.ProtectedTomorrows.com

PT Live!



That was the easy part...

Now for the hard decisions



Choosing Future Care People™

Who can handle the responsibilities?

- Medical
- Government benefits
- School issues
- Recreation and social
- Employment
- Day programs
- Housing
- Care and support



Other Care People™ considerations

- Can they understand?
- Will the job outlast them?
- Are married couples preferable?
- Same as trustees?

**What happens when my
child reaches age of
majority?**

The Alternatives

Meet with your attorney to discuss...

- Do nothing
- Invoke power of attorney rights
- Guardianship/Conservatorship



Guardianship/Conservatorship

- Is a court proceeding
- Requires annual reports
- Essential issue: independence

Stage 7

Fund the Future™



STAGE 2
The Future Map™

STAGE 7:
FUND the Future™

STAGE 3
Filter The
Legal Options™

STAGE 7:
FUND the Future™

<i>TODAY</i>		<i>FUTURE NEEDS</i>	
<i>Assets</i>	<i>Liabilities</i>		
_____	_____	Savings	_____
_____	_____	Family	_____
_____	_____	Insurance	_____
_____	_____	Other	_____



How to Divide the Pot?

HEAD VS. HEART



DECISION

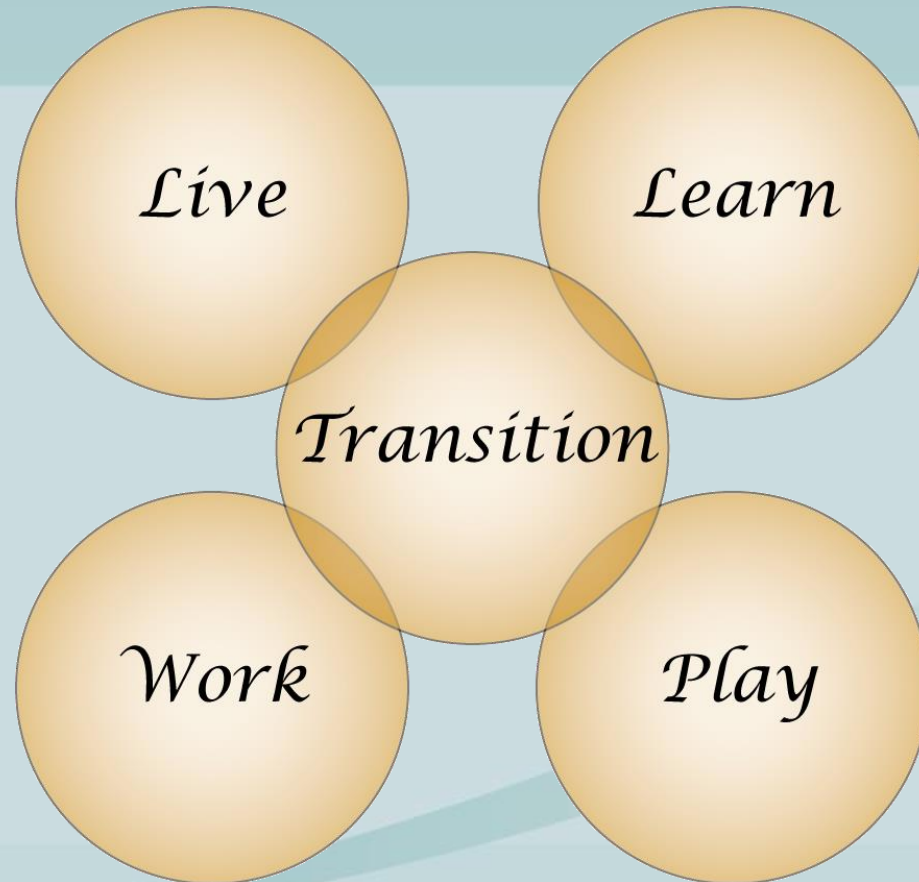
What about your
other children?

Stage 6

Begin the Transition TM



The Complexities of Transition



How to Start?

Stage 5

Document the Wonder™

Family Communication is essential



**Think back
in time...**

...to all you have learned



“What about residential?”



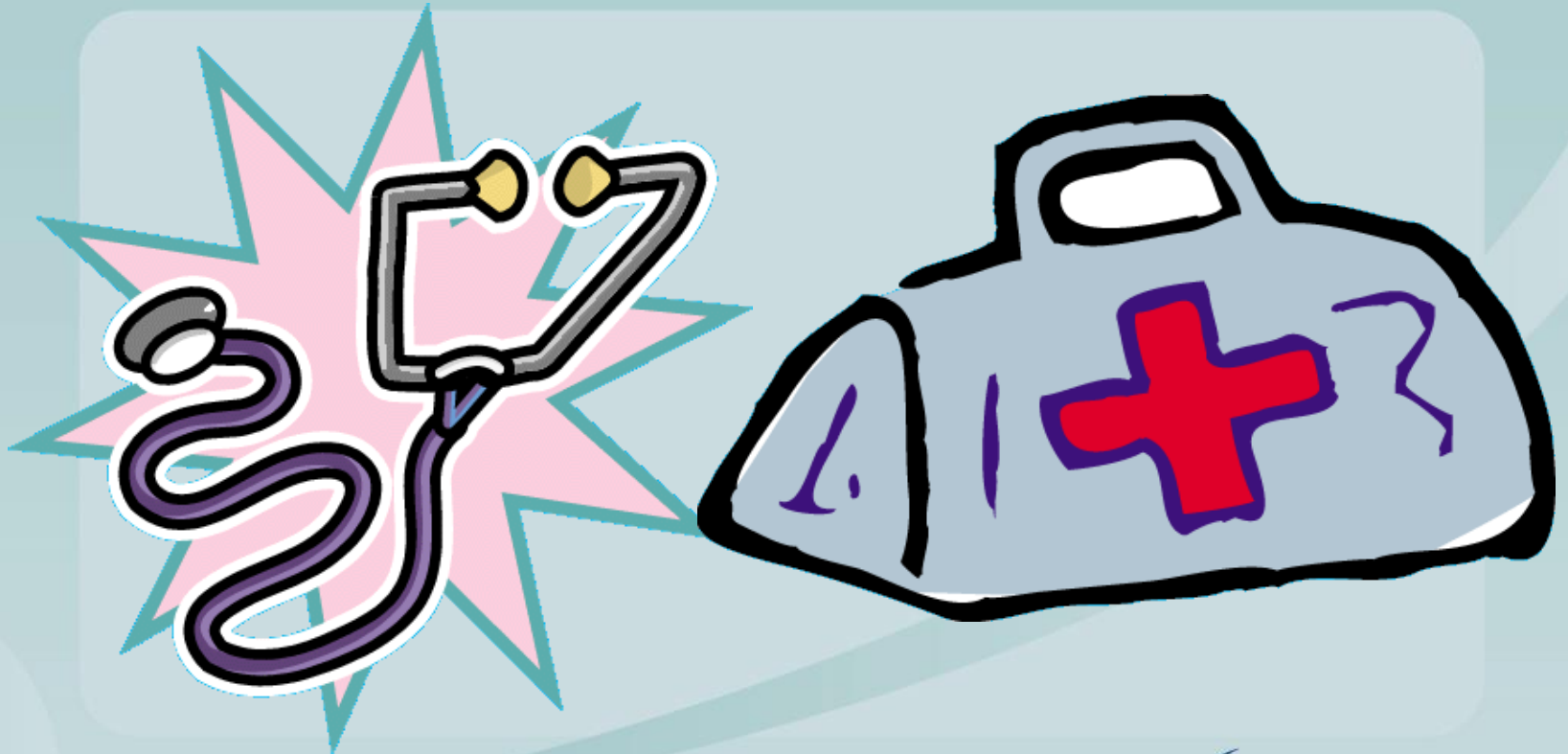
“What about education?”



“What about employment?”



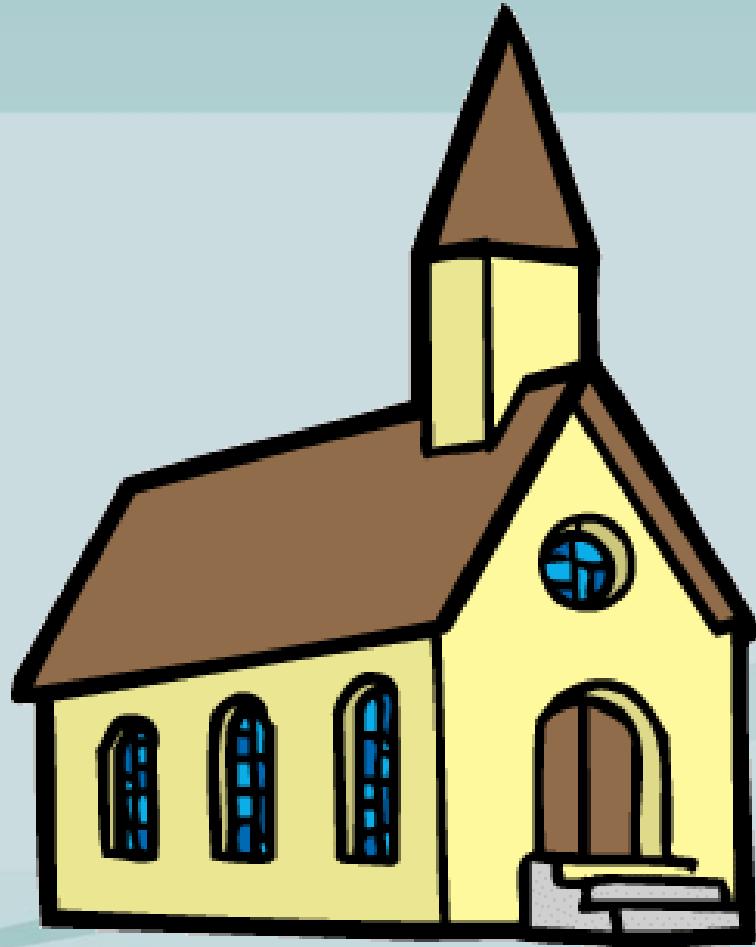
“What about medical care?”



“What about his/her social life?”



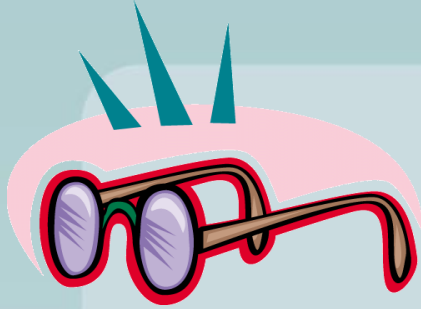
“What about religious activities?”



“What about final arrangements?”



Don't forget routines?



“Don't move my glasses”

“I always use the red cup”



“That's my favorite chair”

Sweetie Pie

Honey Bunch

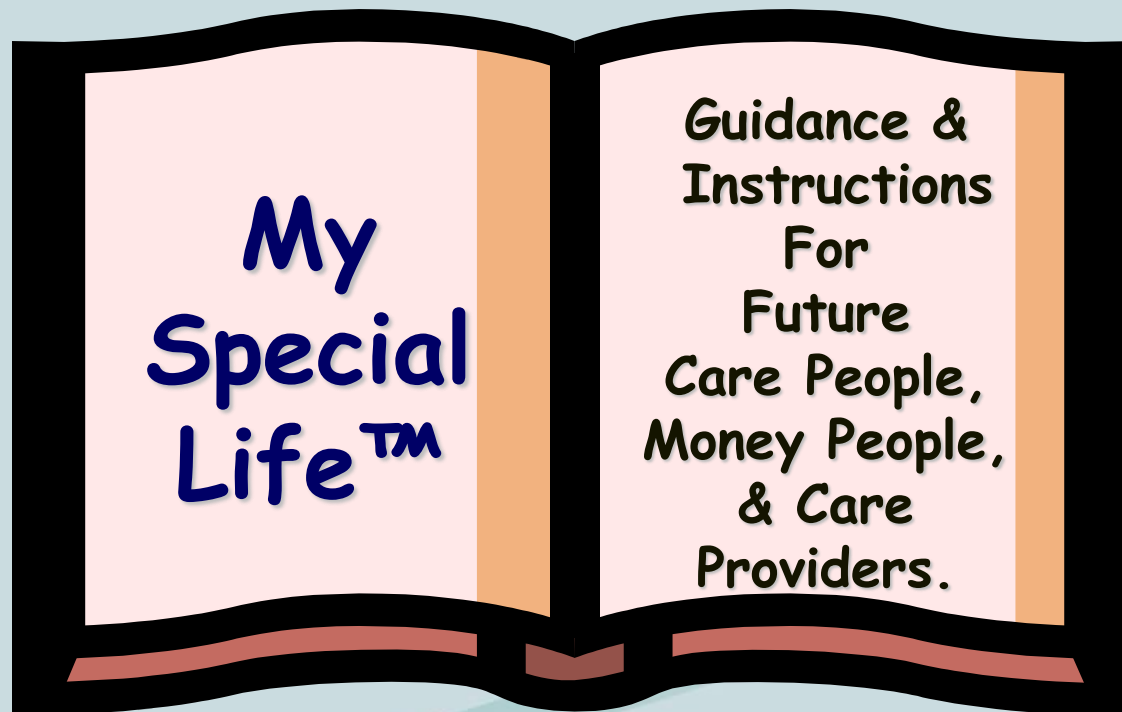
My Darlin'

“Buzzwords/
pet expressions”

PROTECTED
TOMORROWS®



Write it ALL Down!





PT CLIENTS

Logout

HOME PROFILE RESOURCES SHARING & CARING COMMUNITY CONNECTIONS STORE

Welcome Jeannette!

Junior Lindenman

Document the Wonder™

- [Table of Contents](#)
- [About Me](#)
- [I Was Chosen For Adoption](#)
- [My Mother](#)
- [My Father](#)
- [My Sisters](#)
- [My Brothers](#)
- [My Aunts, Uncles and Cousins](#)
- [My Grandparents](#)
- [Other Relatives and Friends We Trust](#)
- [My Family Life At Home](#)
- [My Family Life Away From Home](#)
- [Our Special Family Traditions](#)
- [Religious Preference](#)
- [Religious Activities](#)
- [My Daily Routine](#)
- [My Personal Hygiene](#)
- [Bathing](#)
- [Eating Right](#)
- [Sleeping](#)
- [Sleep Issues](#)
- [My Room](#)
- [My Physical Therapy and Exercises](#)
- [Special Equipment I Use](#)
- [Home Care Helpers](#)
- [Support Groups and Resources](#)
- [My Transportation](#)
- [Travel](#)
- [I Can Do Many Things!](#)
- [My Favorite Activities](#)
- [Outreach Programs](#)
- [My Summer Activities](#)
- [My Athletic Programs](#)
- [My Friends Are Great!](#)
- [School Friends](#)
- [My Neighborhood Friends](#)
- [My Reactions to Animals](#)
- [Community Awareness](#)

Document the Wonder™

Check boxes for topics as you are ready to work on them, then click **Submit**. Only the topics selected with checkmarks will be shown in the **Document the Wonder™ Sub menu** (left).

To enter data, select a topic from the **Document the Wonder™ Sub-menu** (left).

As topics are completed, you may choose to PRINT each page for safekeeping in a binder for easy access by alternate caregivers.

Table of Contents

- | | |
|--|---|
| <input checked="" type="checkbox"/> About Me | <input checked="" type="checkbox"/> My Friends Are Great! |
| <input checked="" type="checkbox"/> I Was Chosen For Adoption | <input checked="" type="checkbox"/> School Friends |
| <input checked="" type="checkbox"/> My Mother | <input checked="" type="checkbox"/> My Neighborhood Friends |
| <input checked="" type="checkbox"/> My Father | <input checked="" type="checkbox"/> My Reactions to Animals |
| <input checked="" type="checkbox"/> My Sisters | <input checked="" type="checkbox"/> Community Awareness |
| <input checked="" type="checkbox"/> My Brothers | <input checked="" type="checkbox"/> Childhood Intervention Programs |
| <input checked="" type="checkbox"/> My Aunts, Uncles and Cousins | <input checked="" type="checkbox"/> My Pre-School |
| <input checked="" type="checkbox"/> My Grandparents | <input checked="" type="checkbox"/> My School |
| <input checked="" type="checkbox"/> Other Relatives and Friends We Trust | <input checked="" type="checkbox"/> My Teachers |
| <input checked="" type="checkbox"/> My Family Life At Home | <input checked="" type="checkbox"/> My Day Programs/Workshops |
| <input checked="" type="checkbox"/> My Family Life Away From Home | <input checked="" type="checkbox"/> My Employment |
| <input checked="" type="checkbox"/> Our Special Family Traditions | <input checked="" type="checkbox"/> My Life Skills |
| <input checked="" type="checkbox"/> Religious Preference | <input checked="" type="checkbox"/> Description of My Disability |
| <input checked="" type="checkbox"/> Religious Activities | <input checked="" type="checkbox"/> Additional Medical Background |
| <input checked="" type="checkbox"/> My Daily Routine | <input checked="" type="checkbox"/> My Allergies |
| <input checked="" type="checkbox"/> My Personal Hygiene | <input checked="" type="checkbox"/> My Primary Care Physician(s) |
| <input checked="" type="checkbox"/> Bathing | <input checked="" type="checkbox"/> My Other Specialists |
| <input checked="" type="checkbox"/> Eating Right | <input checked="" type="checkbox"/> My Dental Information |
| <input checked="" type="checkbox"/> Sleeping | <input checked="" type="checkbox"/> Medical Personnel I Am Never To See |
| <input checked="" type="checkbox"/> Sleep Issues | <input checked="" type="checkbox"/> Medications |
| <input checked="" type="checkbox"/> My Room | <input checked="" type="checkbox"/> My Pharmacy and Hospital |
| <input checked="" type="checkbox"/> My Physical Therapy and Exercises | <input checked="" type="checkbox"/> My Emotional Well-Being |
| <input checked="" type="checkbox"/> Special Equipment I Use | <input checked="" type="checkbox"/> My Behavioral Information |
| <input checked="" type="checkbox"/> Home Care Helpers | <input checked="" type="checkbox"/> My Personal Behaviors |
| <input checked="" type="checkbox"/> Support Groups and Resources | <input checked="" type="checkbox"/> My Social Behaviors |
| <input checked="" type="checkbox"/> My Transportation | <input checked="" type="checkbox"/> My Adult Behavior |
| <input checked="" type="checkbox"/> Travel | <input checked="" type="checkbox"/> Important Documents and Their Locations |
| <input checked="" type="checkbox"/> I Can Do Many Things! | <input checked="" type="checkbox"/> Advisors |
| <input checked="" type="checkbox"/> My Favorite Activities | <input checked="" type="checkbox"/> My Guardianship |
| <input checked="" type="checkbox"/> Outreach Programs | <input checked="" type="checkbox"/> My Government Benefits |
| <input checked="" type="checkbox"/> My Summer Activities | <input checked="" type="checkbox"/> My Insurance Information |
| <input checked="" type="checkbox"/> My Athletic Programs | <input checked="" type="checkbox"/> My Residential Planning |
| | <input checked="" type="checkbox"/> Final Arrangements |

SUBMIT

RESET

My Special Life® Online



Share it with the family



Helpful Hint



Spread the word...

Parent/Grandparent

Nursing Home Exception

(Power of Attorney and/or
Trust must specify)

Family Membership

Protected Tomorrows is growing its community of families and caregivers through an exciting new Family Membership

We invite you to join our community!



Coaching/Training via Webinars

Exclusive webinars will provide clarity to complex topics and empower you to continue on your journey planning for a safe and fulfilling future for your loved one.

Members Only Community Forum

Communicate with fellow Protected Tomorrows Family Members and Protected Tomorrows Advocates via exclusive Members Only Forum. Ask questions, share your story, and more...



Online Future Care Planning System

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Exclusive Access to Resources

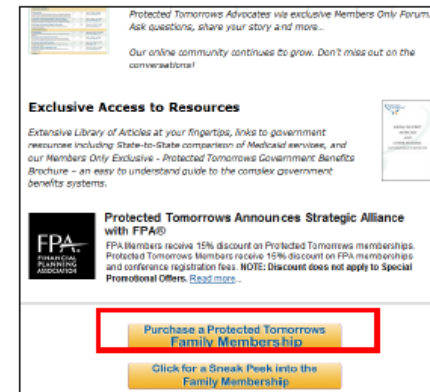
Extensive Library of Articles at your finger tips, as well as links to government resources including Members Only Exclusive - Protected Tomorrows Government Benefits Brochure.



Step 1: Visit www.protectedtomorrows.com and click on "Learn More"



Step 2: Scroll to the bottom and click "Purchase a Protected Tomorrows Family Membership"



Attendees Receive
Special Discount Offer
for
Protected Tomorrows
Online
Future Care
Planning System!

\$14.00 Off
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