



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

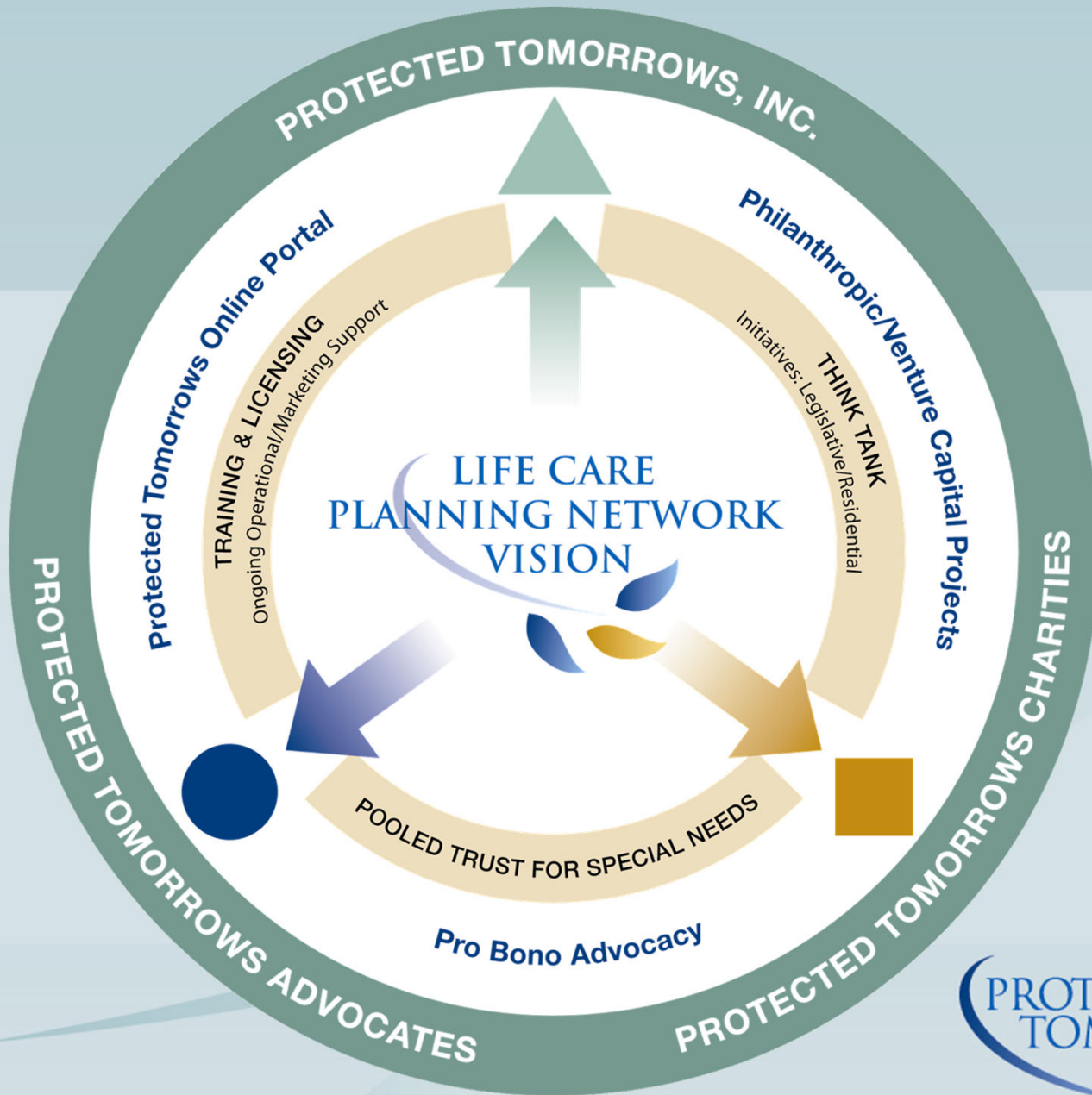


Mary Anne & Marcia

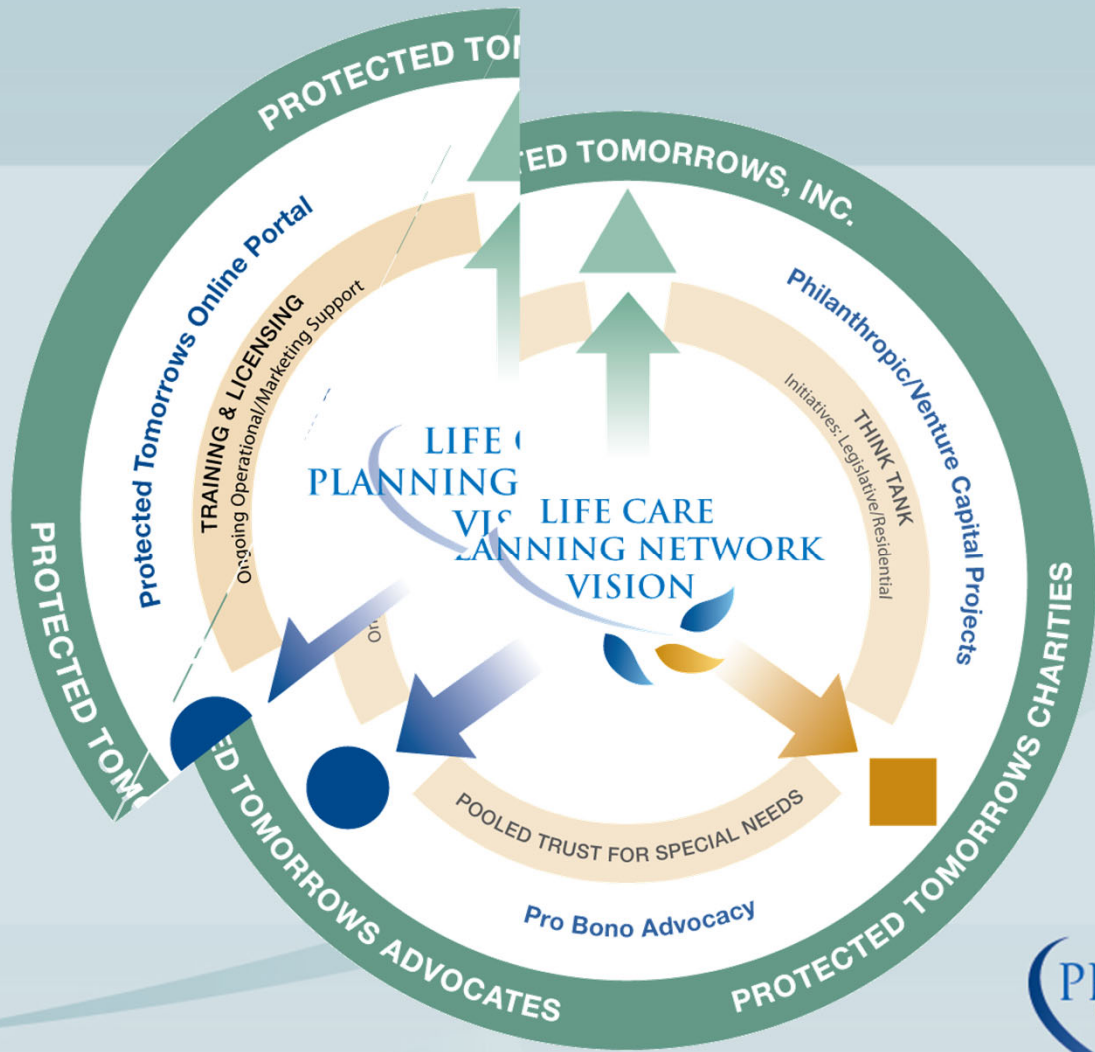


**Your life mission
is our mission, too.**





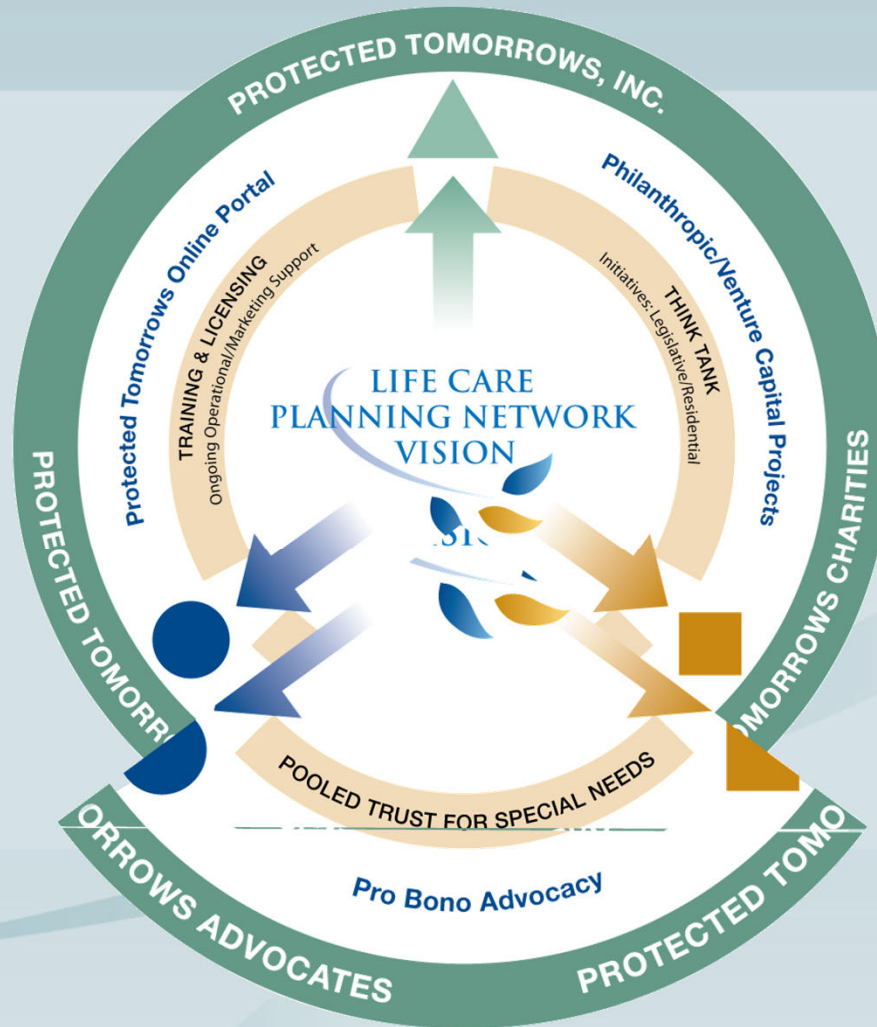
An Entire Network of Advocates



A Unique, Eight-Step Planning Program...



Solutions for Everyone





- [PT Family Login](#)
- [PT Advocate Login](#)
- [Join Our Community](#)

NEW IN THE PROTECTED TOMORROWS™ COMMUNITY

[WORK WITH AN ADVOCATE](#)

[BECOME AN ADVOCATE](#)

Featured Article



[Designing Your Accessible Home: Working with a Specialized Architect](#)

Building or remodeling a home takes careful consideration. Most people want something that reflects their personal tastes and works within their budget. A person with a disability faces the same considerations, but also needs their home

to be accessible, allowing optimal independent living. If you are considering a building project that requires special design, where do you begin? An architect specializing in ADA (Americans with Disabilities Act) accessibility is your best resource.

[Read More >](#)

Get the Newsletter: [GO](#)

Highlighted Stories

- [Job Coaching Rewards](#)
- [Trying Not To Laugh](#)
- [Hippotherapy Success!](#)

In the News

Experts have found that exercise may reduce certain behaviors and increase the attention span of a child with autism. . .

California counties sued for failure to meet federal accessibility requirements for voters. . .

[Read these stories and more >](#)

From the Heart

Our Community Connections area is full of [message boards] covering a range of topics just for you. Would you like to talk to others about special education? Are you curious about what others are experiencing with nursing home care? Or maybe you just need some support to get you through a difficult time.

[Visit our message boards now >](#)

You'll find many ways to share in the Protected Tomorrows Community. [Create your own blog] and keep an online journal of your journey. Has someone with special needs touched or changed your life? Let us know! [Share a story with our readers >](#)



The Special Mission of Protected Tomorrows®

When you have a relative with special needs, planning for the future can feel overwhelming and complicated. Make the wrong decision and your family member may lose important benefits.

Protected Tomorrows® helps you plan for the future so you and your loved one can **live, work** and **play** to the fullest.

[Learn More >](#)

Find an Advocate: [Search](#)

Protected Tomorrows® Advocates Provide:

- Expert advice in planning
- Guidance through our proprietary planning process
- Support to families and caregivers

[Learn More >](#)

Do You Have What it Takes to Become an Advocate?
[Find out here!](#)

Web Site Main Page





PT CLIENTS

Logout

HOME PROFILE RESOURCES SHARING & CARING COMMUNITY CONNECTIONS STORE

Welcome Jeannette!

Stages

- [Take a Candid Look™](#)
- [Create the Future Map™](#)
- [Filter the Legal Options™](#)
- [Capture Potential Benefits™](#)
- [Document the Wonder™](#)
- [Begin the Transition™](#)
- [Fund the Future™](#)
- [Review and Renew™](#)

CHANGE PASSWORD

LOG OUT



The Process for Protected Tomorrows®

Your journey begins here! To the left find links to the stages you have subscribed to. Within each stage you will find education, interactive worksheets and printable results. Feel free to step through them in any order. You can save your work and go back and edit it at any time.

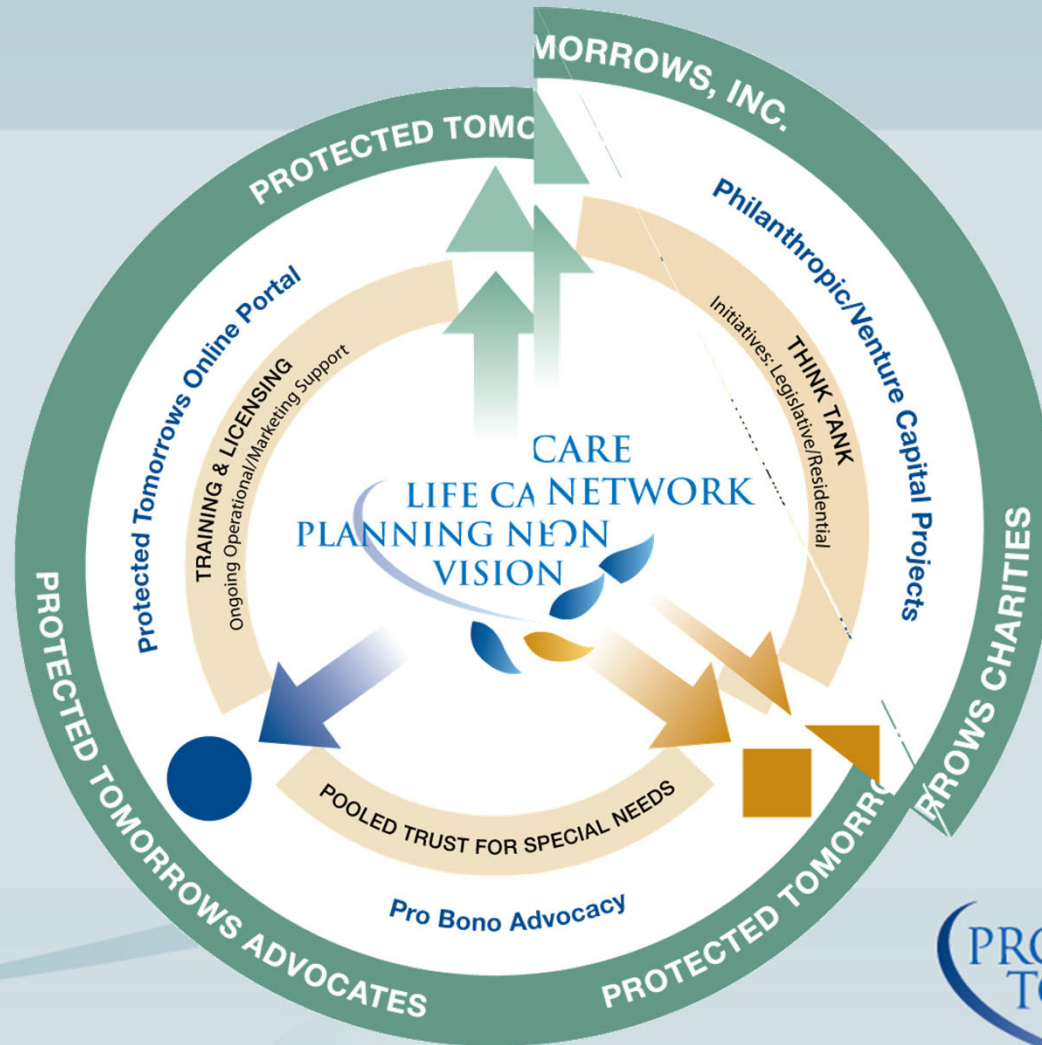
The journey through this process can be very rewarding.

You will learn about yourself, your family member with special needs and the future. You will also see that you are not alone; but rather part of a nationwide network of families striving to provide hope and support to each other while making a difference in the special needs community as a whole. Your participation is what makes the Protected Tomorrows online home so special.

The Process for Protected Tomorrows® Online



Think Tank



Life Care Design Studio



Tomorrows Careers



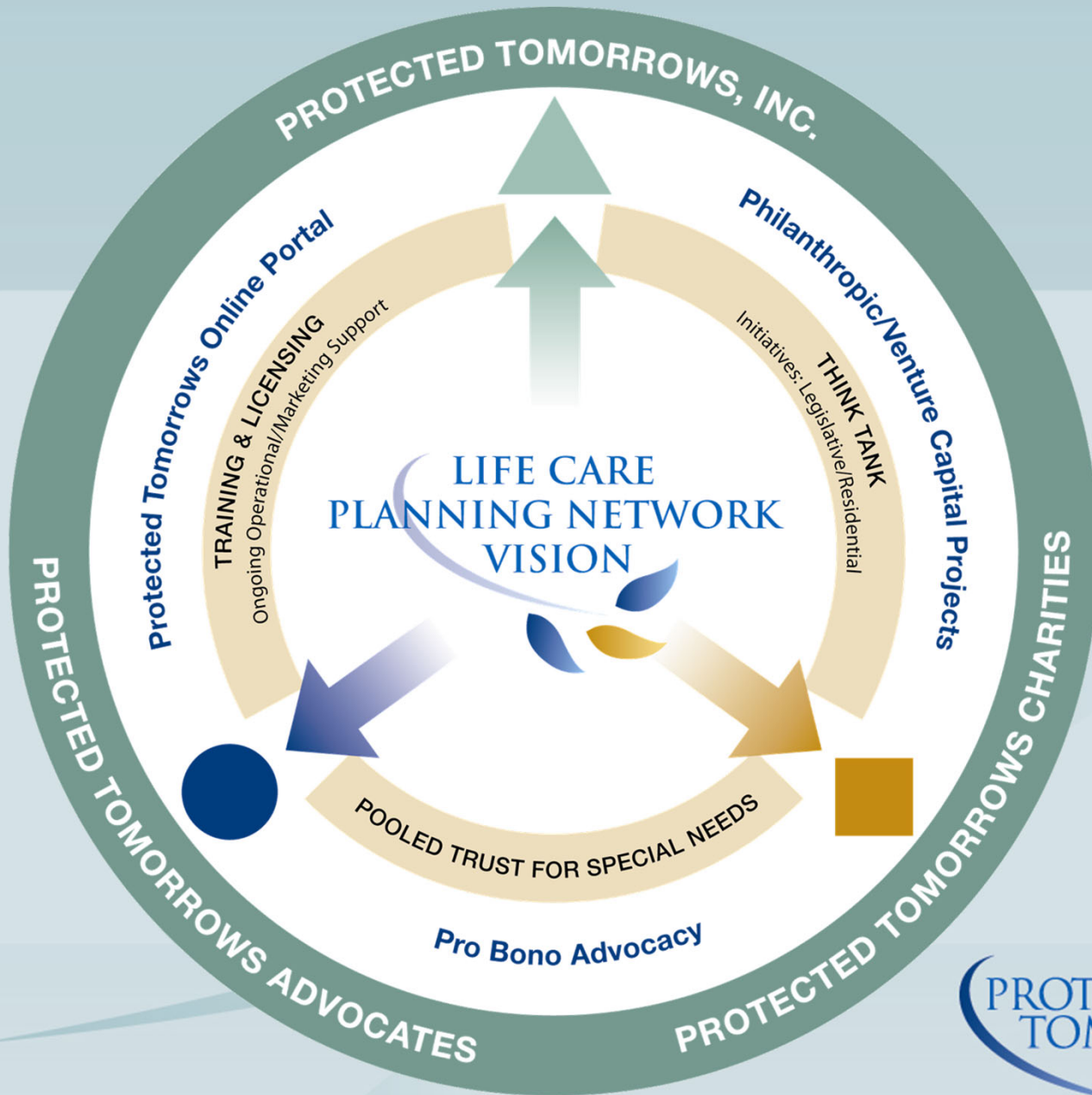
Protected Tomorrows Charities

- Education & resources for families



- Transform U





Our Goal Today

To create awareness ... so you take action



Stage 1

Take a Candid Look™



Stage 2

Create the Future Map™



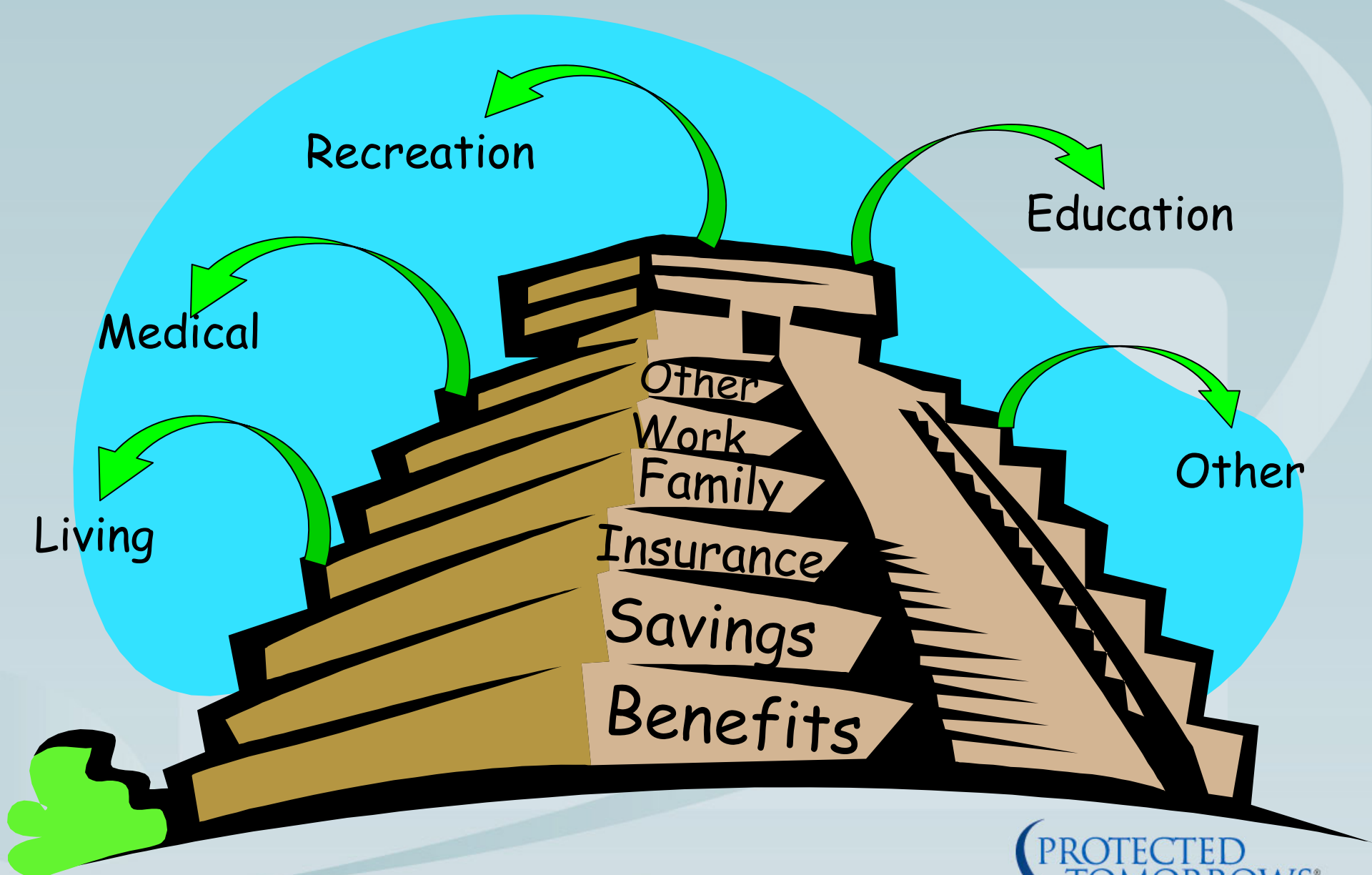


**Have you done
your financial planning?**



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





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

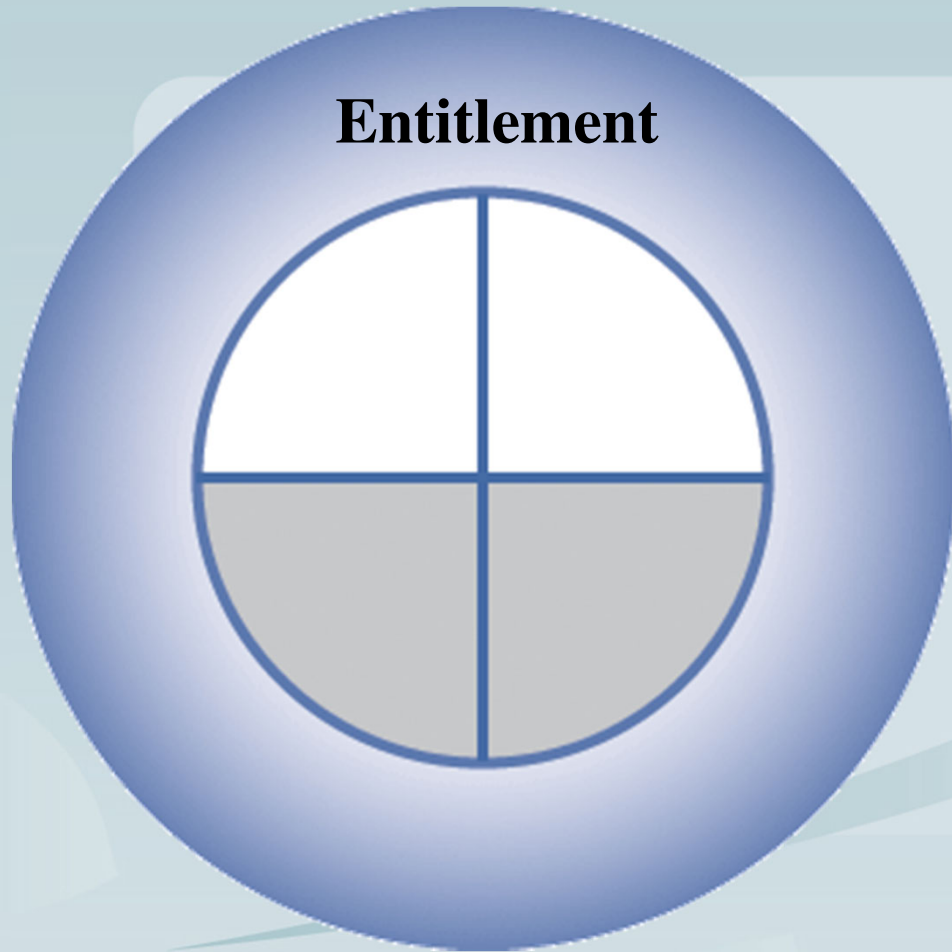


Stage 4

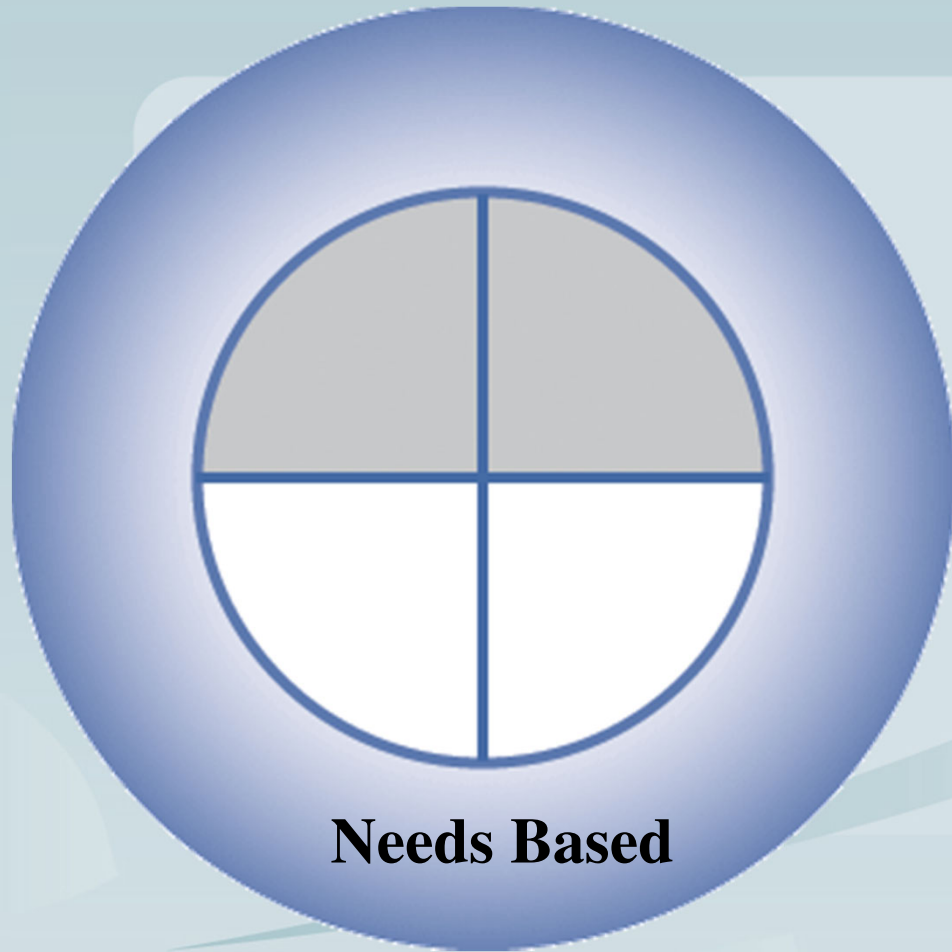
Capture Potential Benefits™



The Benefits Circle

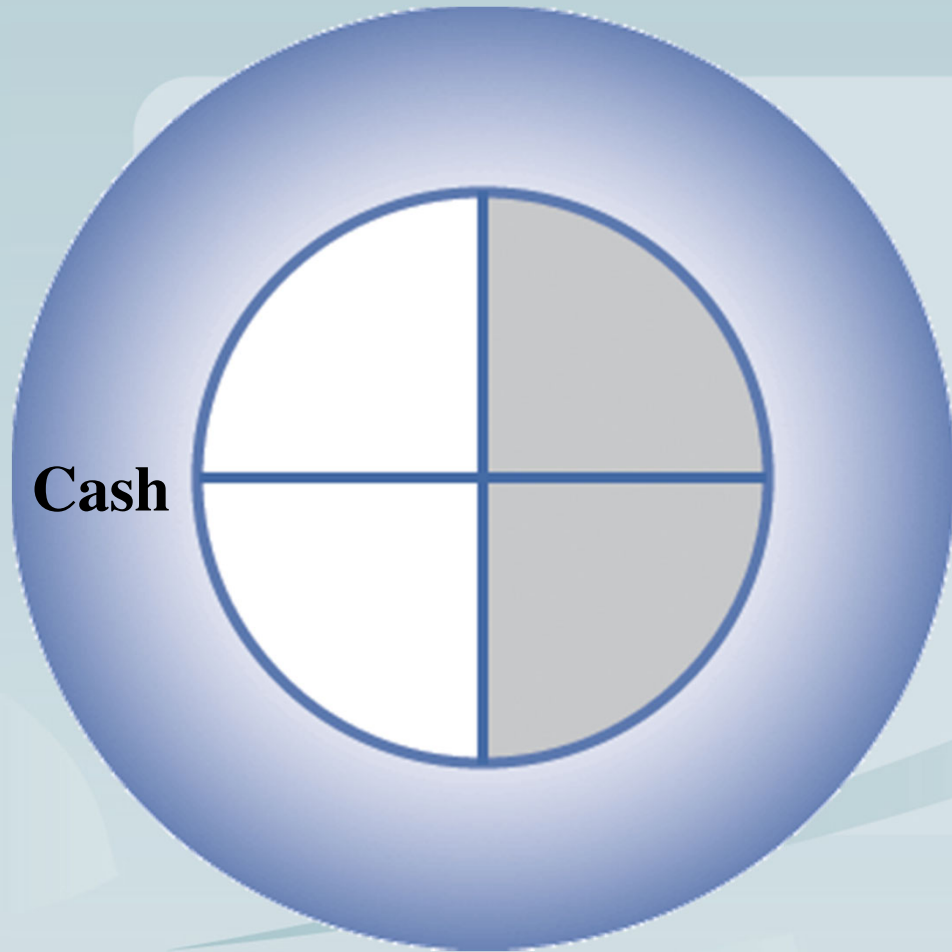


The Benefits Circle

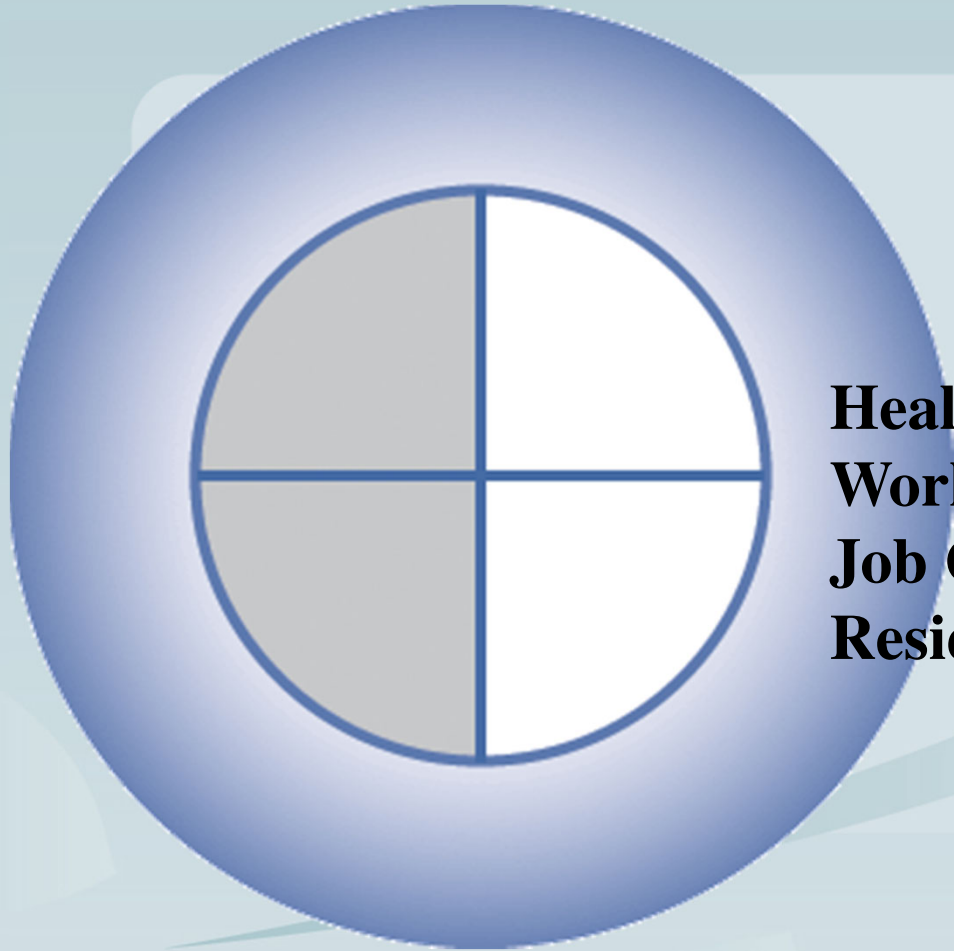


Needs Based

The Benefits Circle

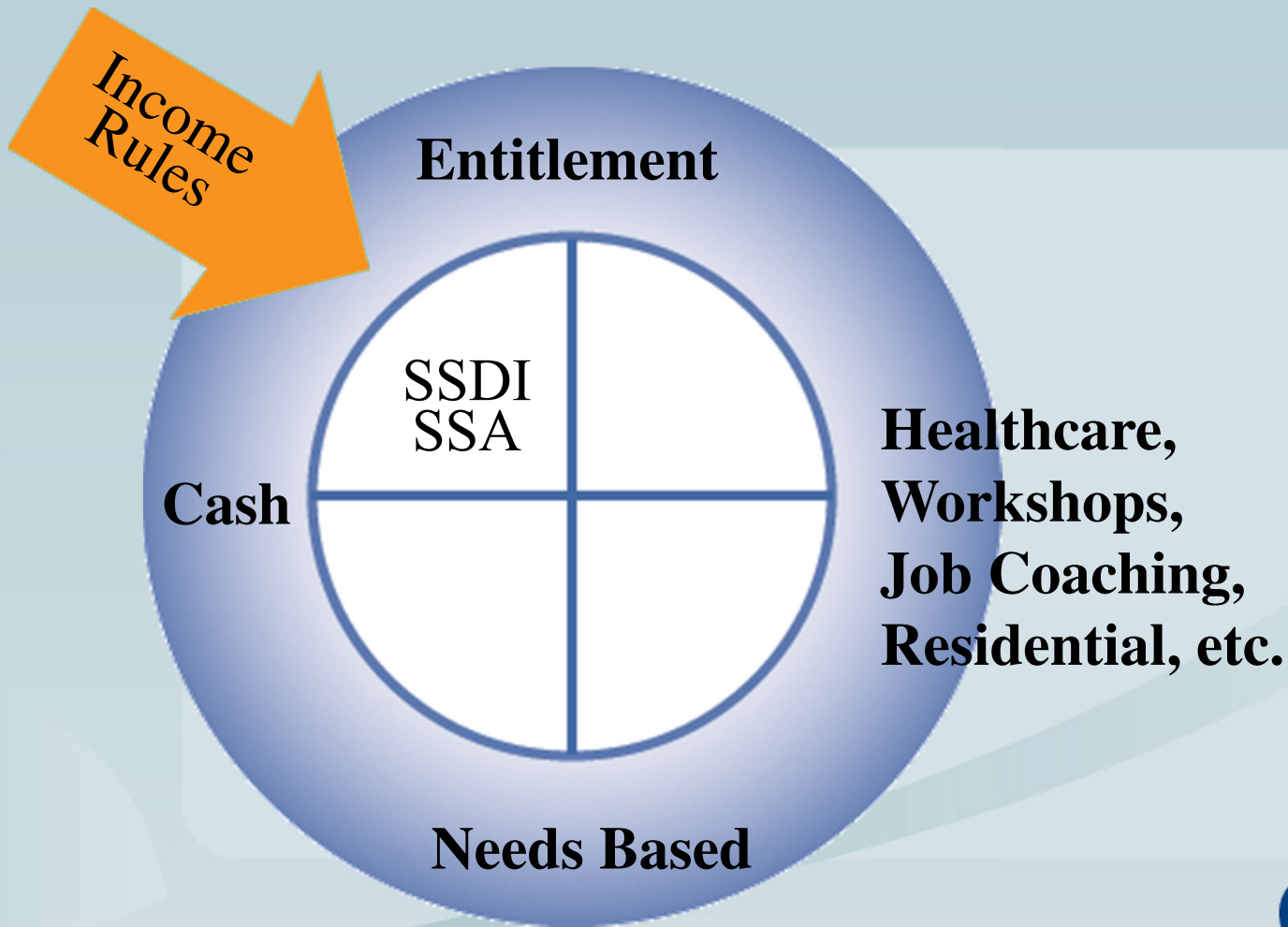


The Benefits Circle

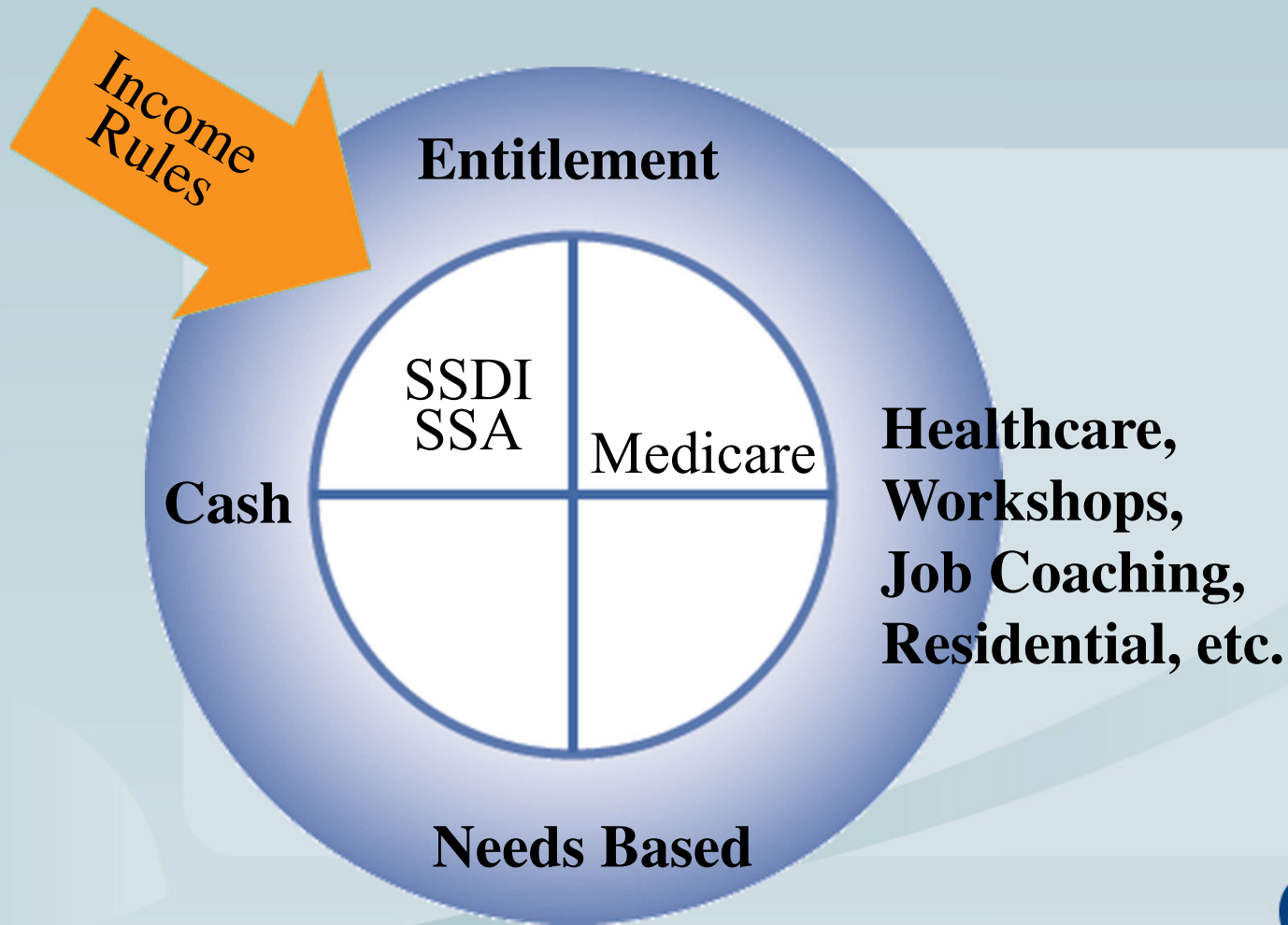


**Healthcare,
Workshops,
Job Coaching,
Residential, etc.**

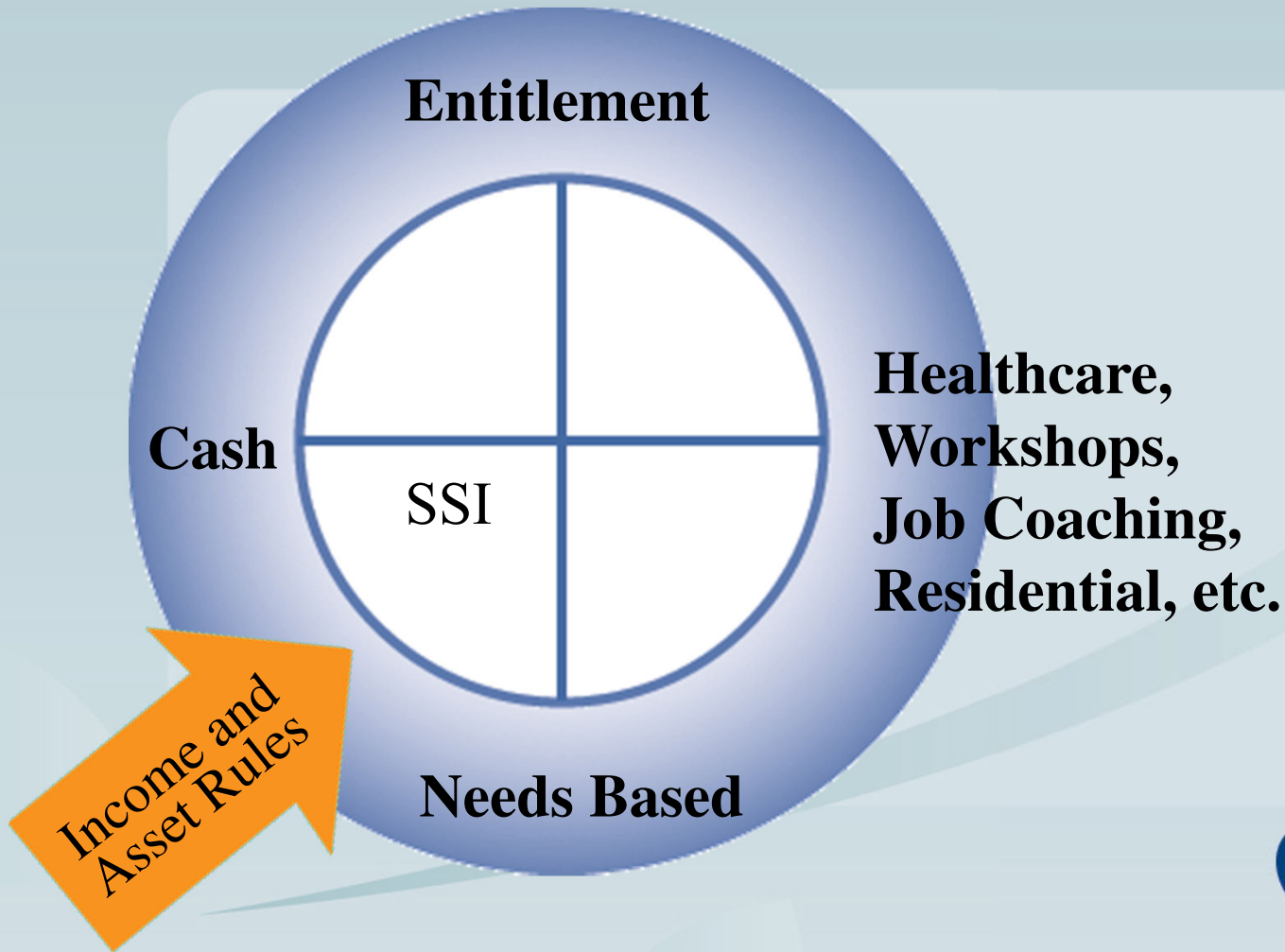
Entitlement - Cash



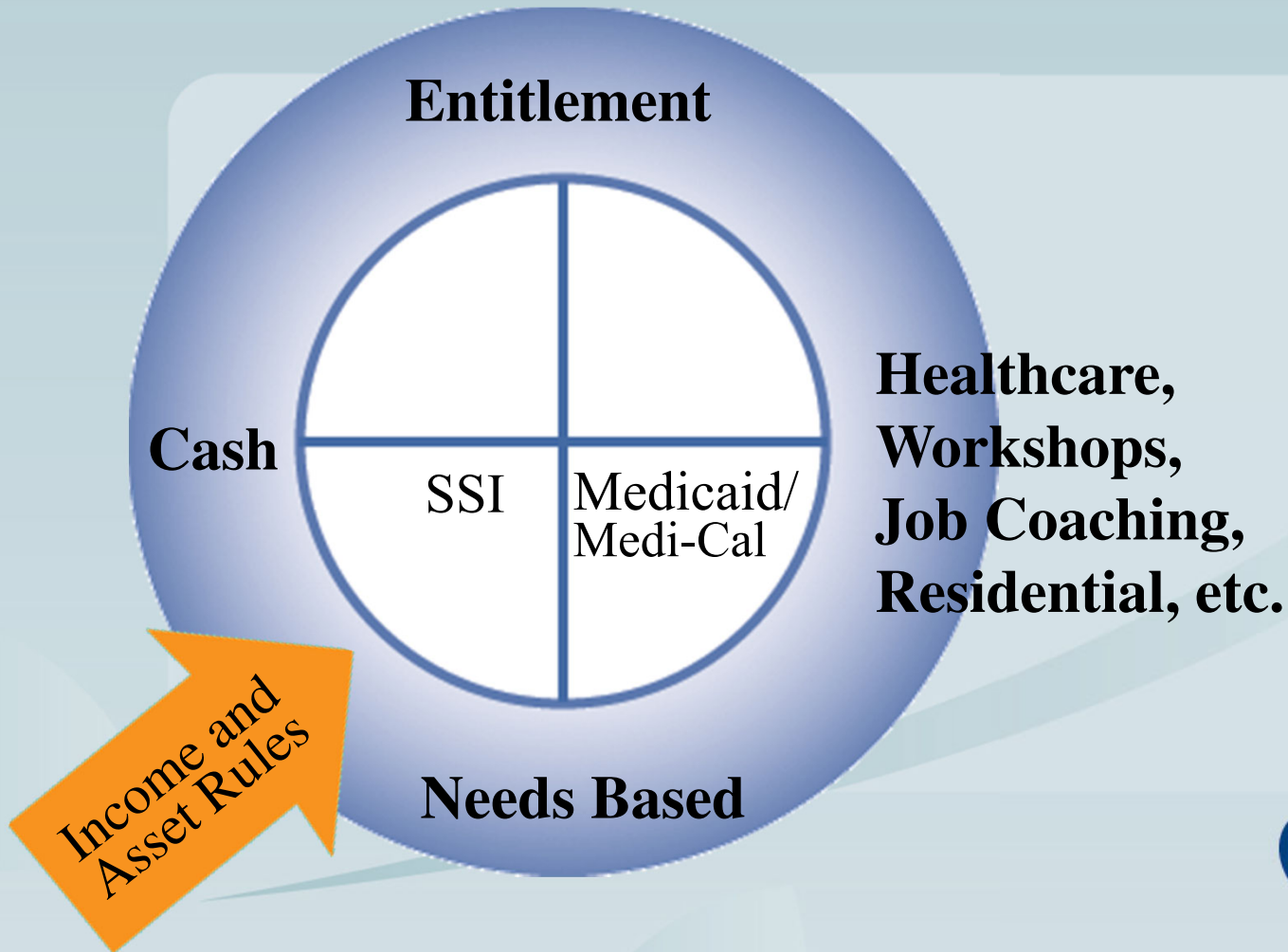
Entitlement - Healthcare



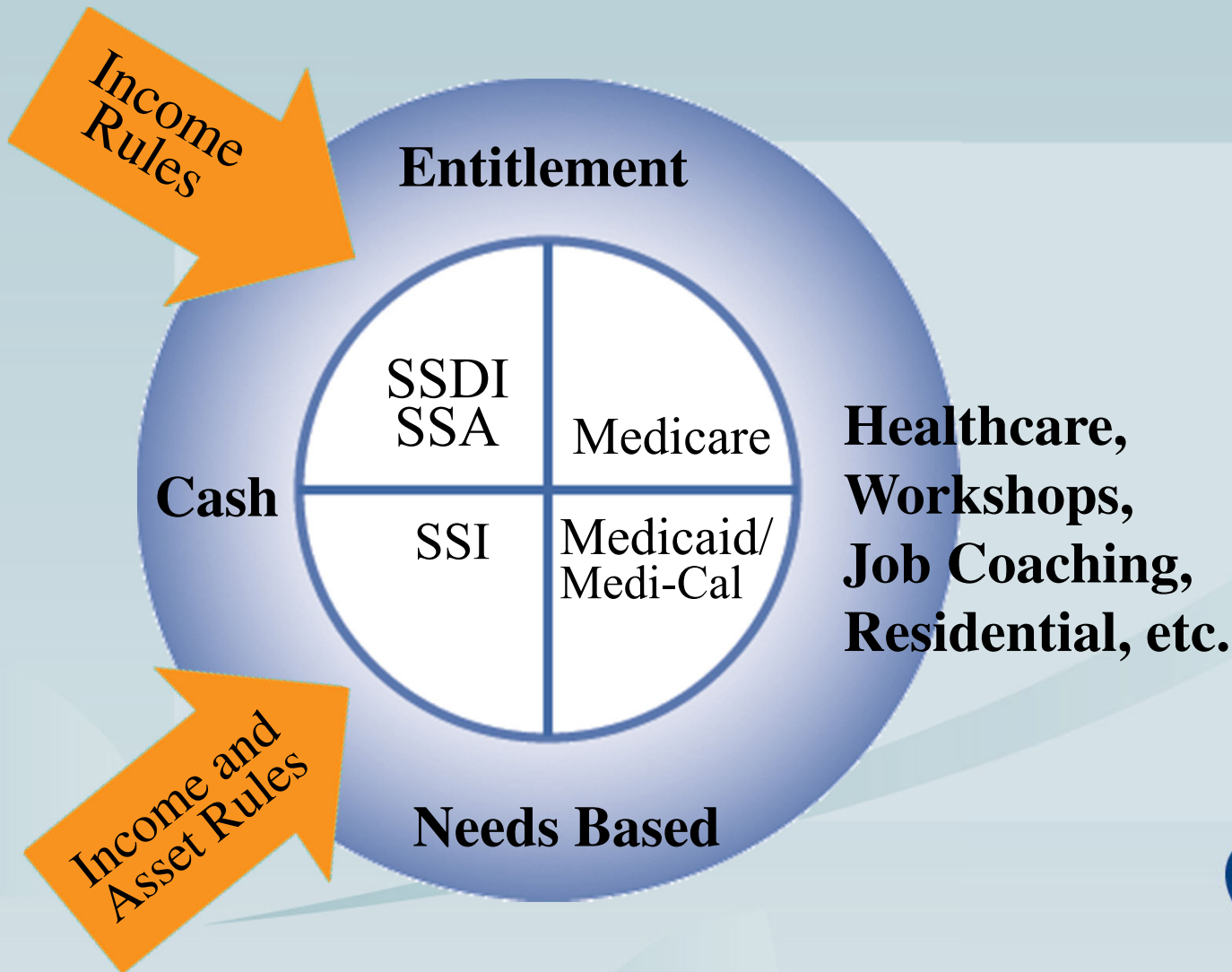
Need - Cash








Need - Healthcare



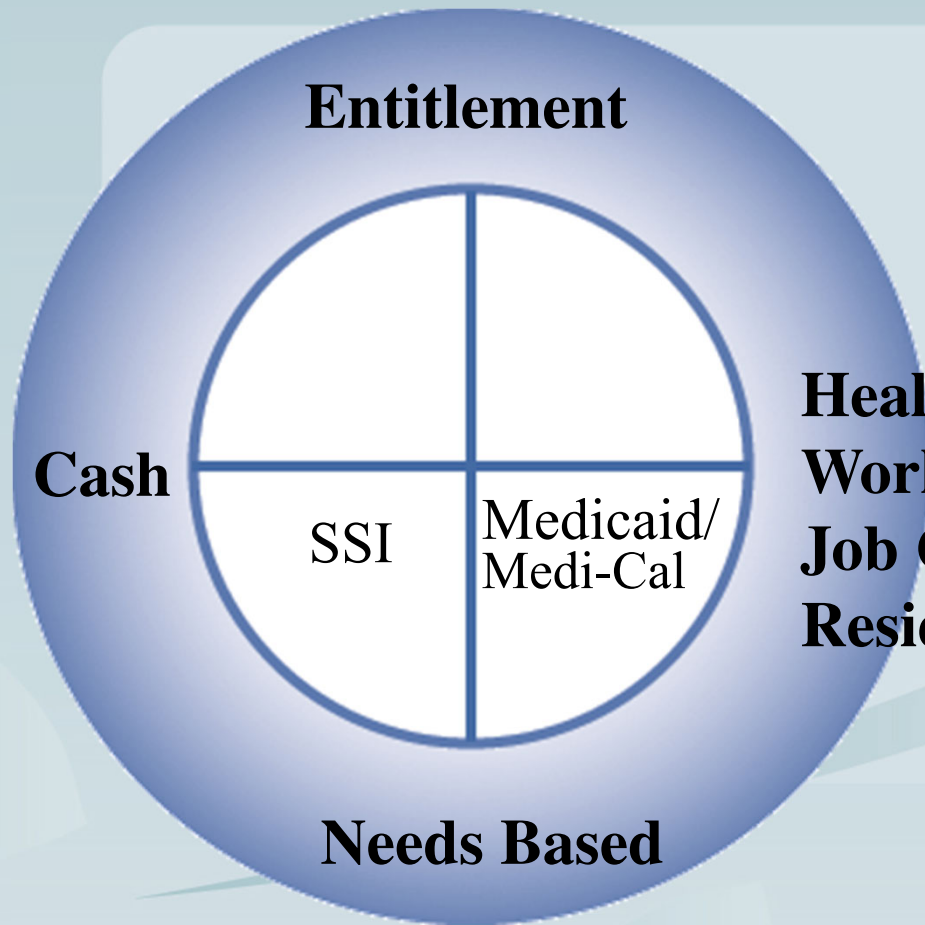
Government Benefit Programs



Know Your Benefits

 Sample Social Security Statement (partial)		
Your Estimated Benefits		
 *Retirement	At your full retirement age (65 years), your payment would be about...	\$1,000 a month
 *Family	If you get retirement or disability benefits, your spouse and children also may qualify for benefits.	
 *Survivors	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.	
	Your child....	\$700 a month
	Total family benefits cannot be more than...	\$1,700 a month

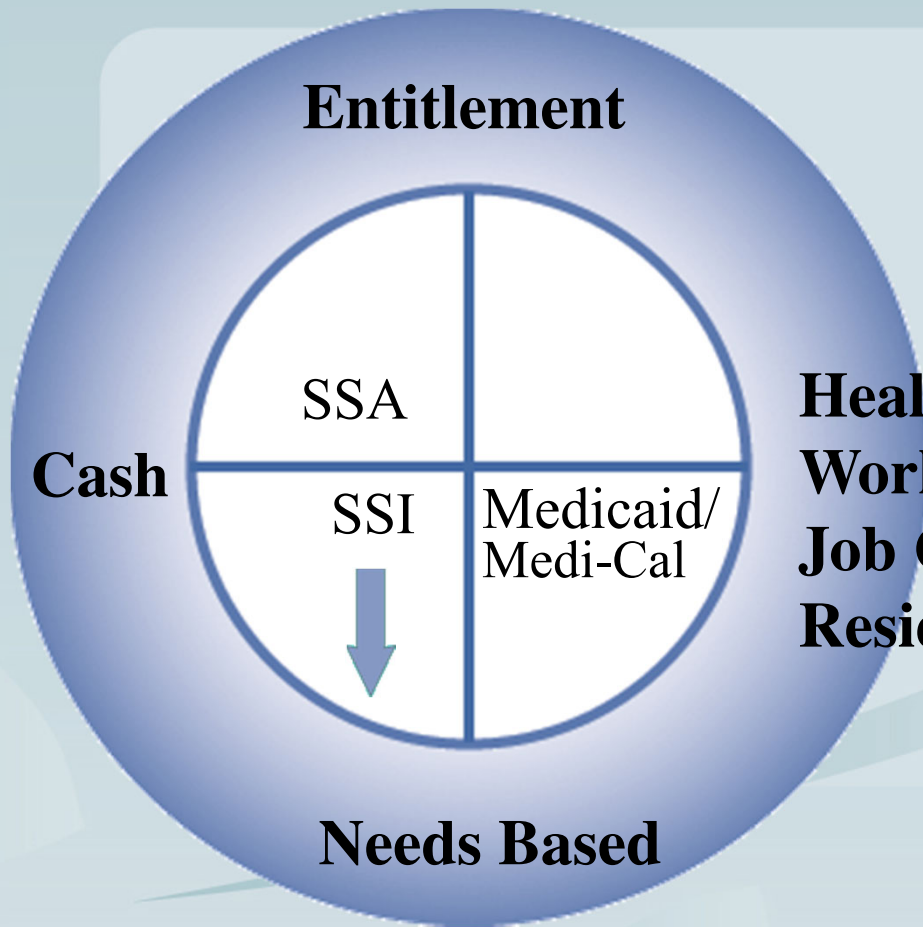
Stage 1: PWD Turns 18 parents still working



Example:

SSI = \$698/mo

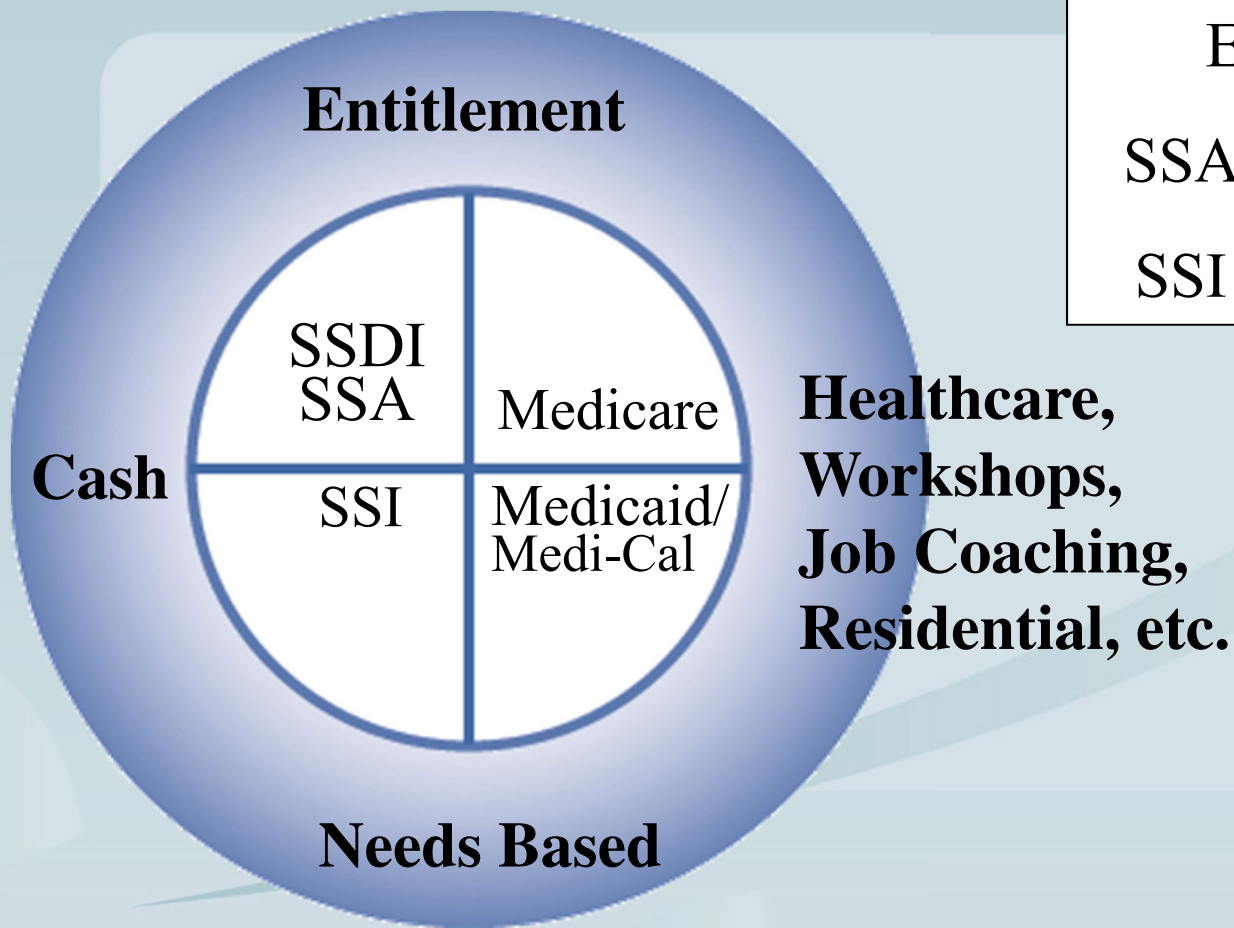
Stage 2: Parents retire with social security work record



Example:
SSA = \$200/mo
SSI = \$498/mo

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

Stage 3: Two years following SSA eligibility



Example:

SSA = \$200/mo

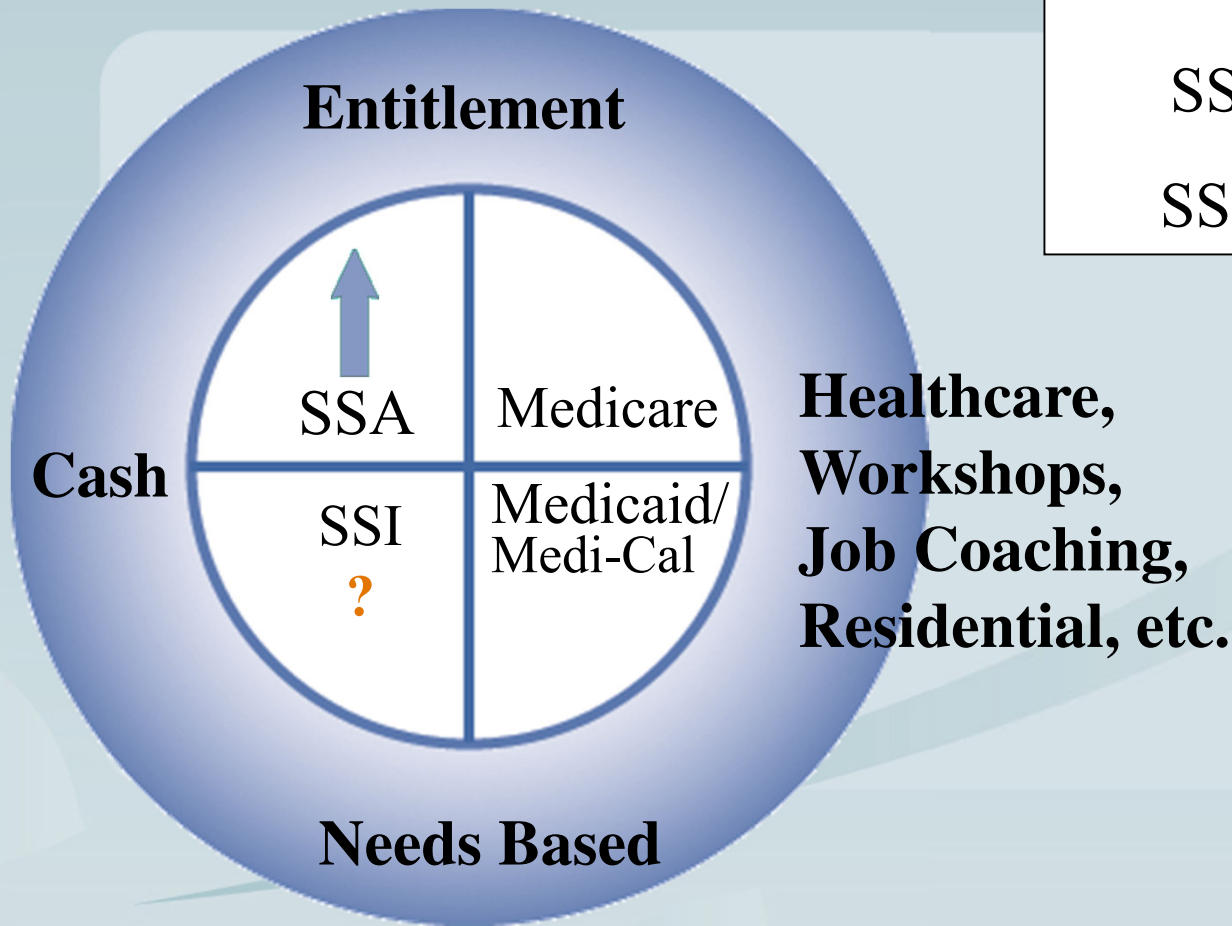
SSI = \$498/mo

Stage 4: Parents pass away

Example:

SSA = \$700/mo

SSI = \$0/mo



Helpful Hints

- Learn the group health insurance laws for your state

Beware: self-insured plans not subject to state law

- Know your 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

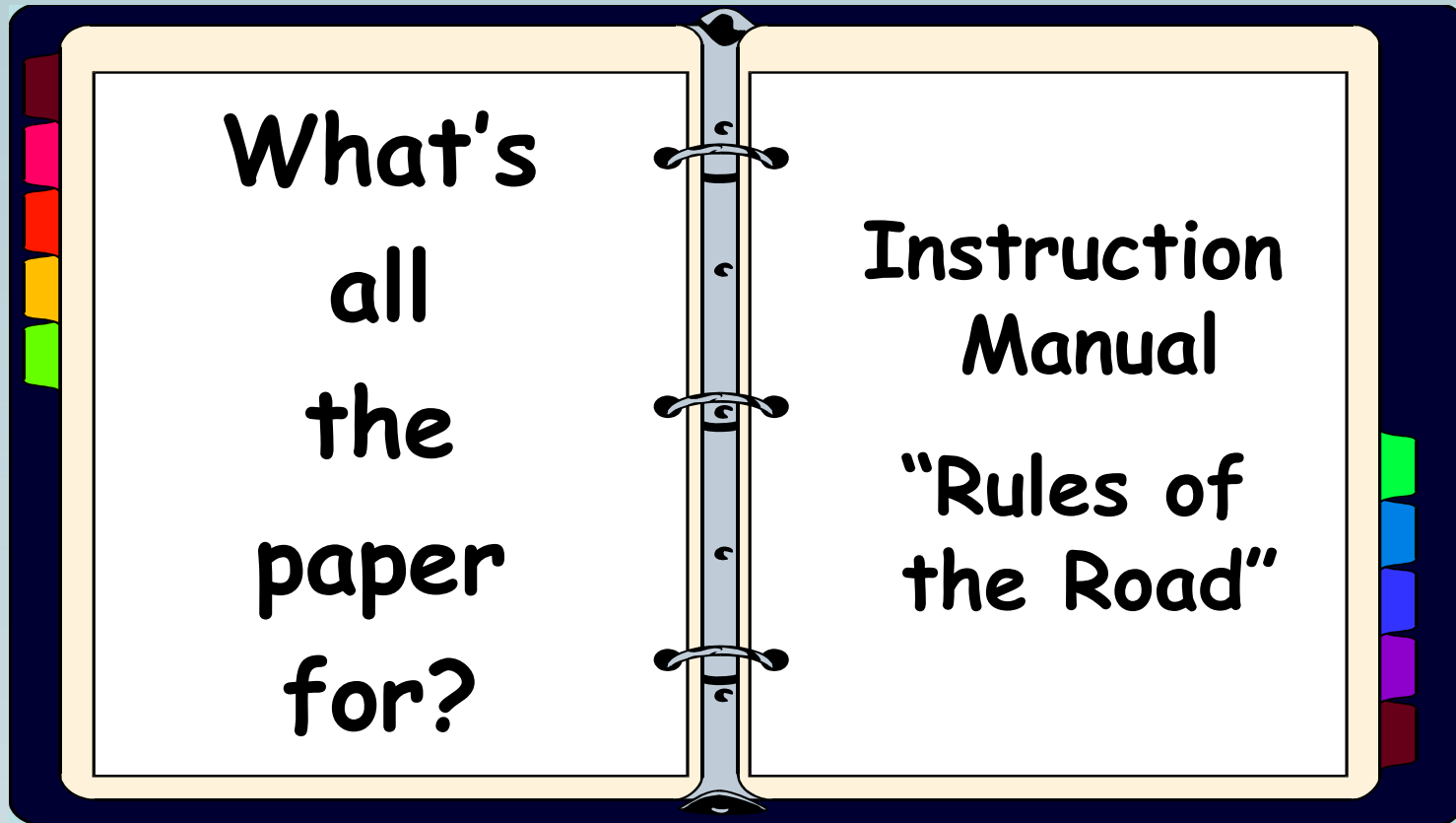


There is a solution!



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?

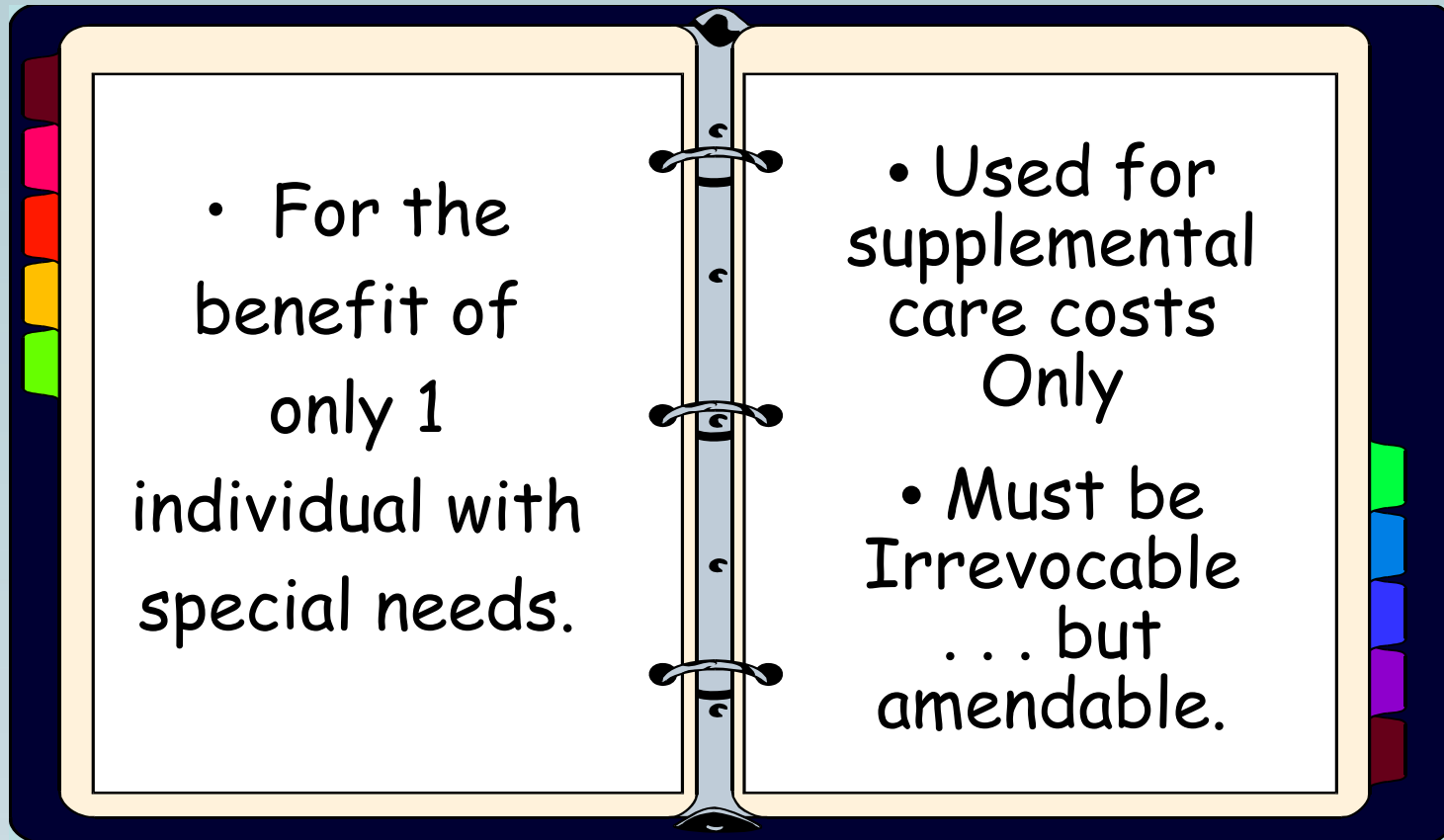
- ✓ Parents
- ✓ Siblings
- ✓ Grandparents
- ✓ Anyone,
EXCEPT
Beneficiary!

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



More things to talk to your attorney about

When do you create it?



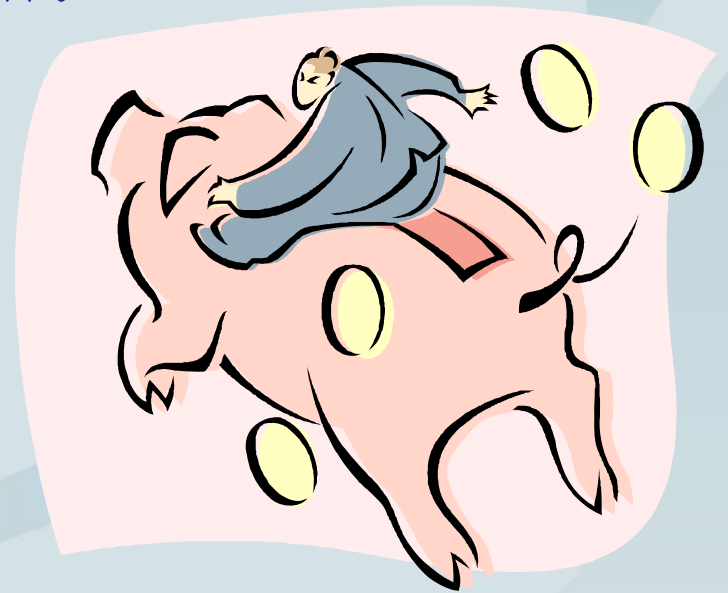
How should your attorney set up the trust?

- 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?



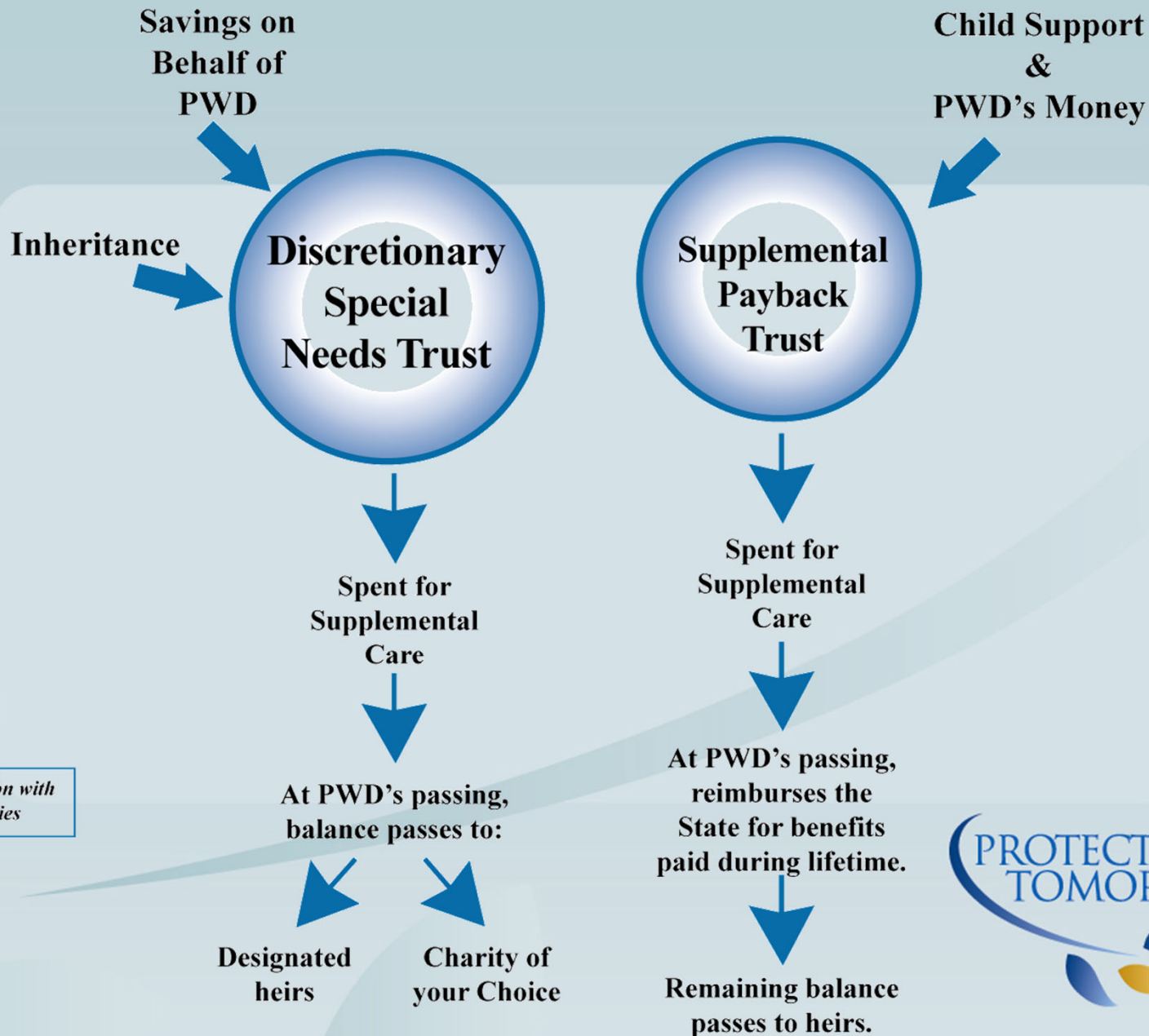
Talk to your attorney about:

- “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

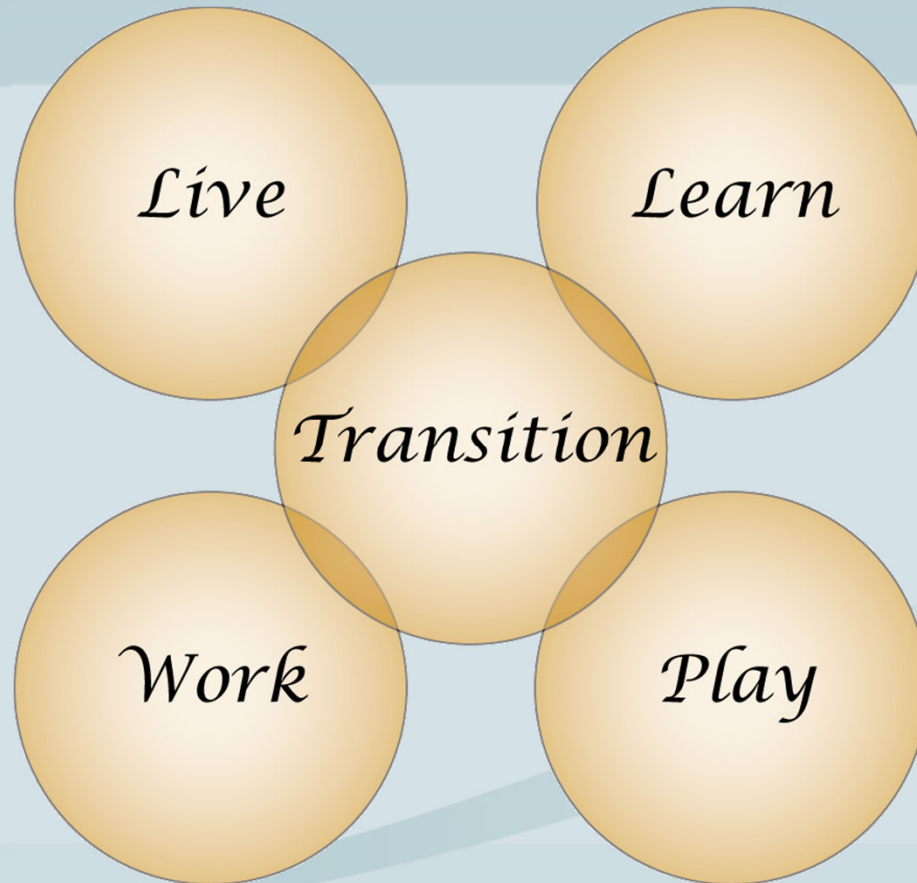
What about your
other children?

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?”



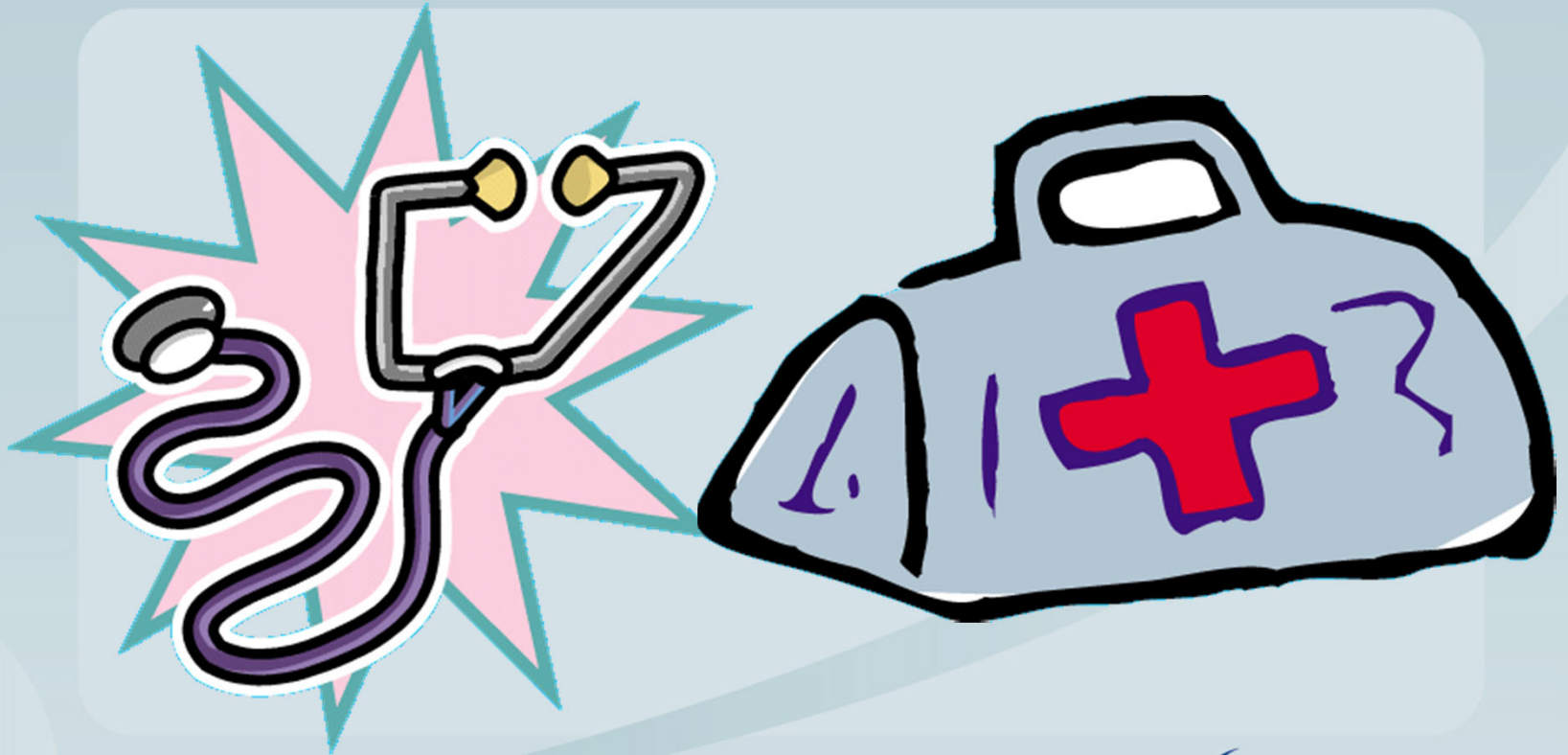
“What about education?”



“What about employment?”



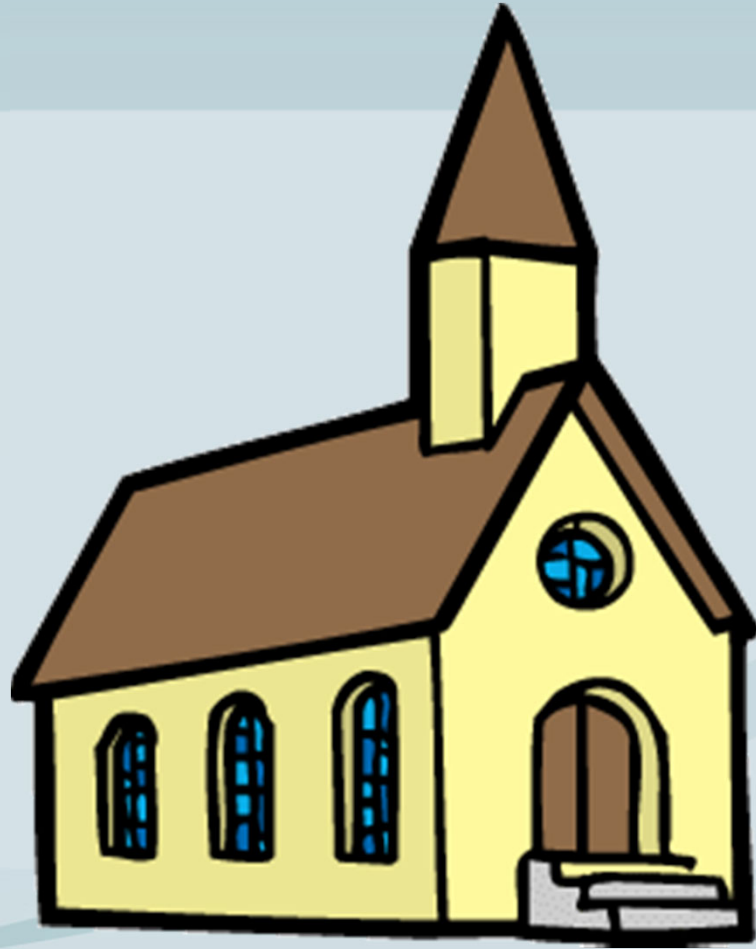
“What about medical care?”



“What about his/her social life?”



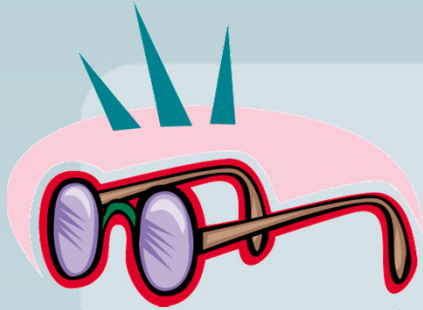
“What about religious activities?”



“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

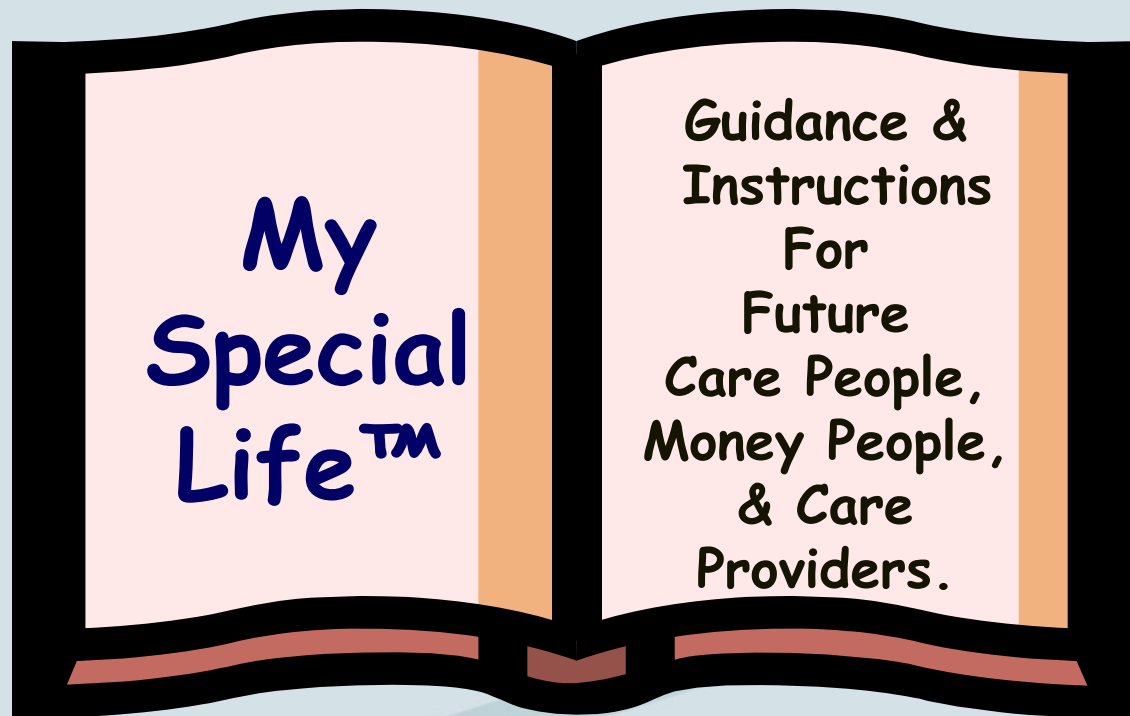
My Darlin'

“Buzzwords/
pet expressions”

PROTECTED
TOMORROWS®



Write it ALL Down!





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 |

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)

Your next step...



Fill out a guilt card
right now!



PROTECTED TOMORROWS[®]

**Questions?
Contact Us!**

**Protected Tomorrows, Inc.
847-522-8086
info@protectedtomorrows.com
www.protectedtomorrows.com**