



PROTECTED TOMORROWS®

BRINGING YOU PROTECTED TOMORROWS
Creating a Life Care Plan

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



Mary Anne & Marcia



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



A Unique, Future Care Planning Program...



TOMORROWS



866-544-NEED

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TURN QUESTIONS INTO ANSWERS...

TURN CONFUSION INTO CLARITY...

TURN TO PROTECTED TOMORROWS



Welcome to your Protected Tomorrows Community



What We Do

At Protected Tomorrows, we know that caring and planning for the future of a family member with special needs is often overwhelming. We take your hand and guide you through the process of planning that future, alleviating your anxieties and transforming your uncertainty into positive action that not only secures a brighter future for your loved one with special needs, but helps you and your family member to grow on your journey together. [More>](#)

What is Protected Tomorrows?

Our founder, Mary Anne Chlert, CFP, had a successful career in the financial industry when she decided to act on her lifelong desire to specialize in serving the families of the disabled. The source of her inspiration was very dear to her heart. Mary Anne herself had come from such a family. Her younger sister, Marcia, to whom she felt especially close, suffered severe mental handicaps due to cerebral palsy. Although their parents were naturally determined that Marcia should get the best possible care, they had also been understandably confused how best to plan and provide for her future.



Let's Get Together!

Contact Us for more information about how we can share with you what we know.



Join Us!

Our next event will be on April 21st at Naperville High School Dist 203 Connecting Parents 6:30-8:00pm



LISTEN IN!

Podcast of Mary Anne's interview with Patti Vasquez on WGN



Subscribe Now

Family Membership
Protected Tomorrows is growing its community of families and caregivers through our Family Membership.

Web Site Main Page



Life Care Design Studio

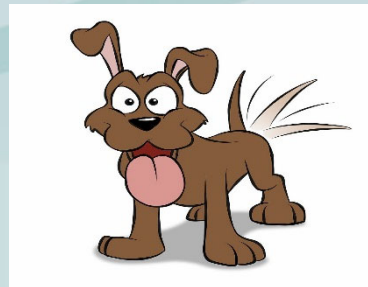


Tomorrows Careers



Protected Tomorrows Charities

- Education & resources for families
- Transform U
- Tails for Life





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The logo graphic for Protected Tomorrows features a stylized blue arc above three leaves. The leaves are colored blue, blue, and yellow from left to right.

Amigo



TECTED
MORROWS®



Our Goal Today

To create awareness ... so you take action



Stage 1

Take a Candid Look™



Stage 2

Create the Future Map™



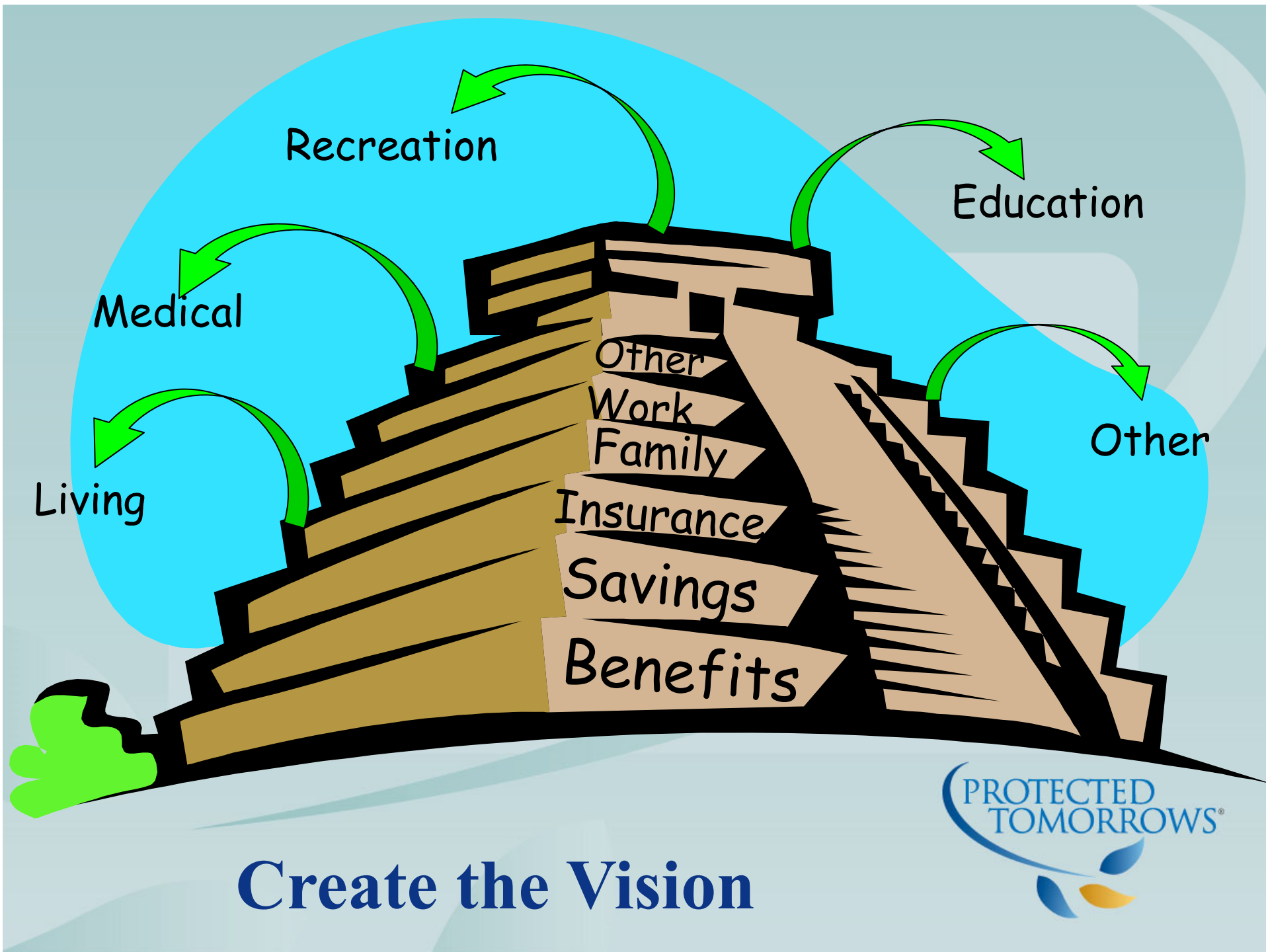


Have you done
your financial planning?



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





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	_____

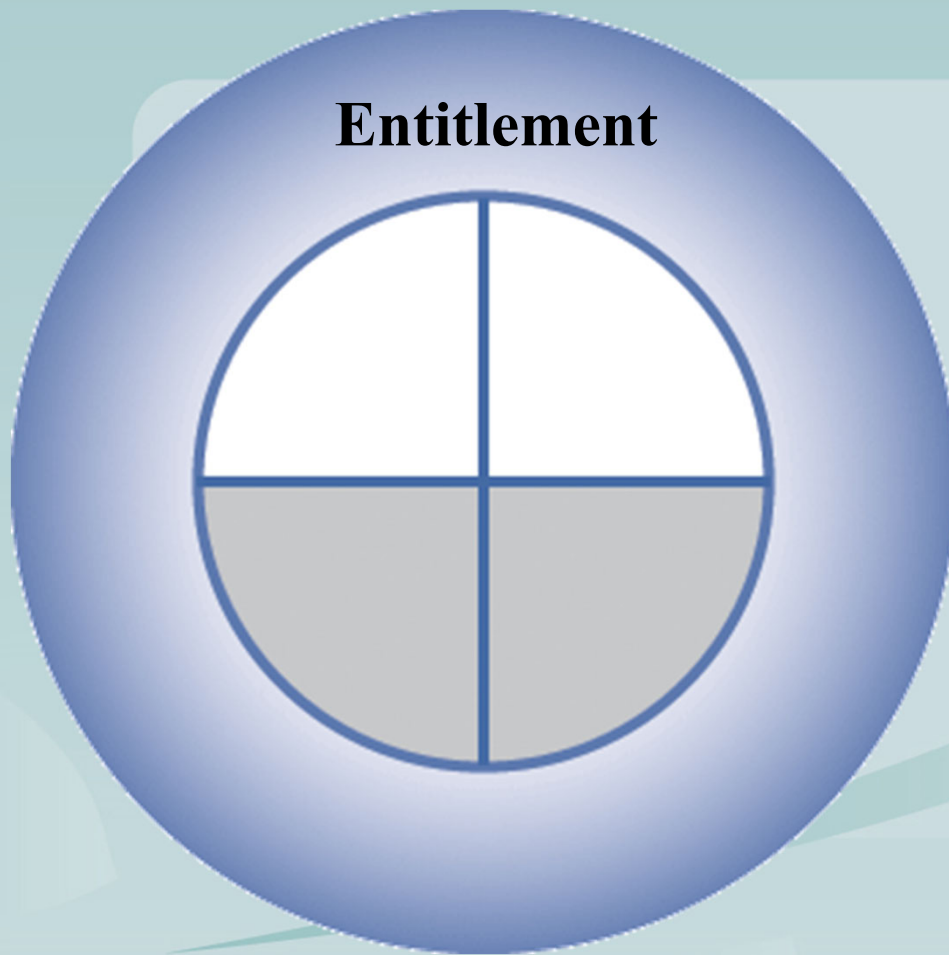


Stage 4

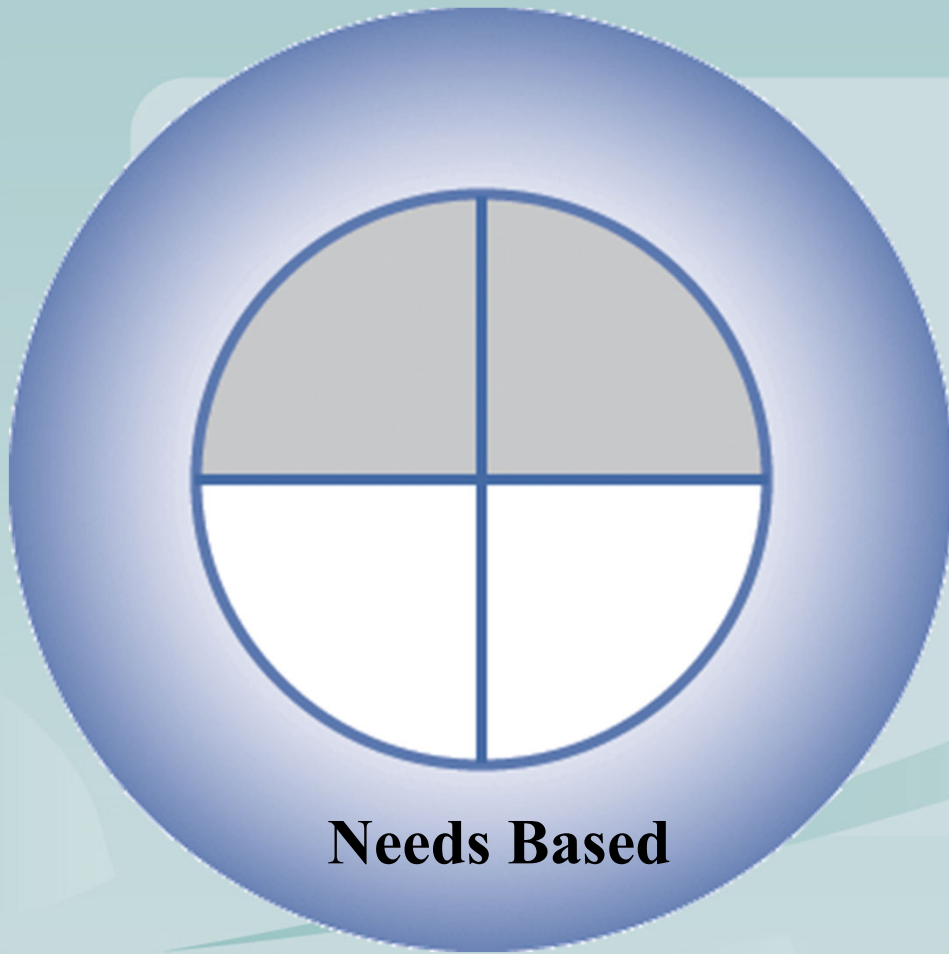
Capture Potential Benefits™



The Benefits Circle

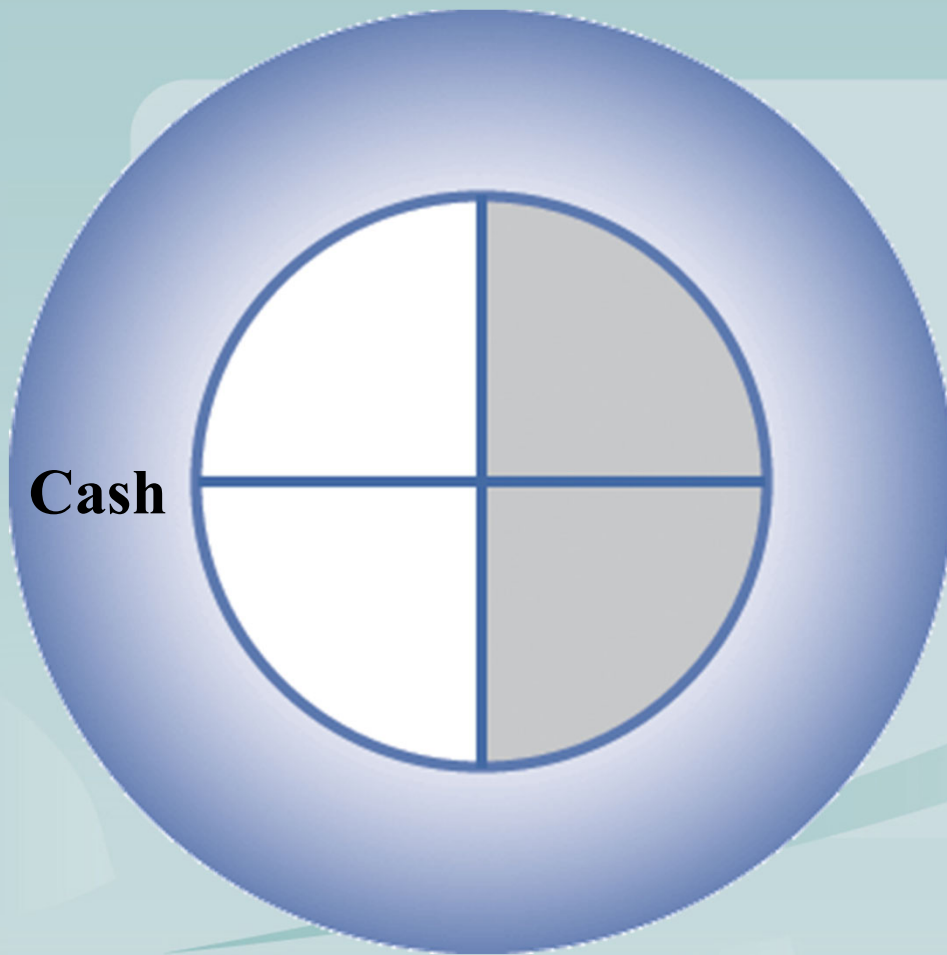


The Benefits Circle

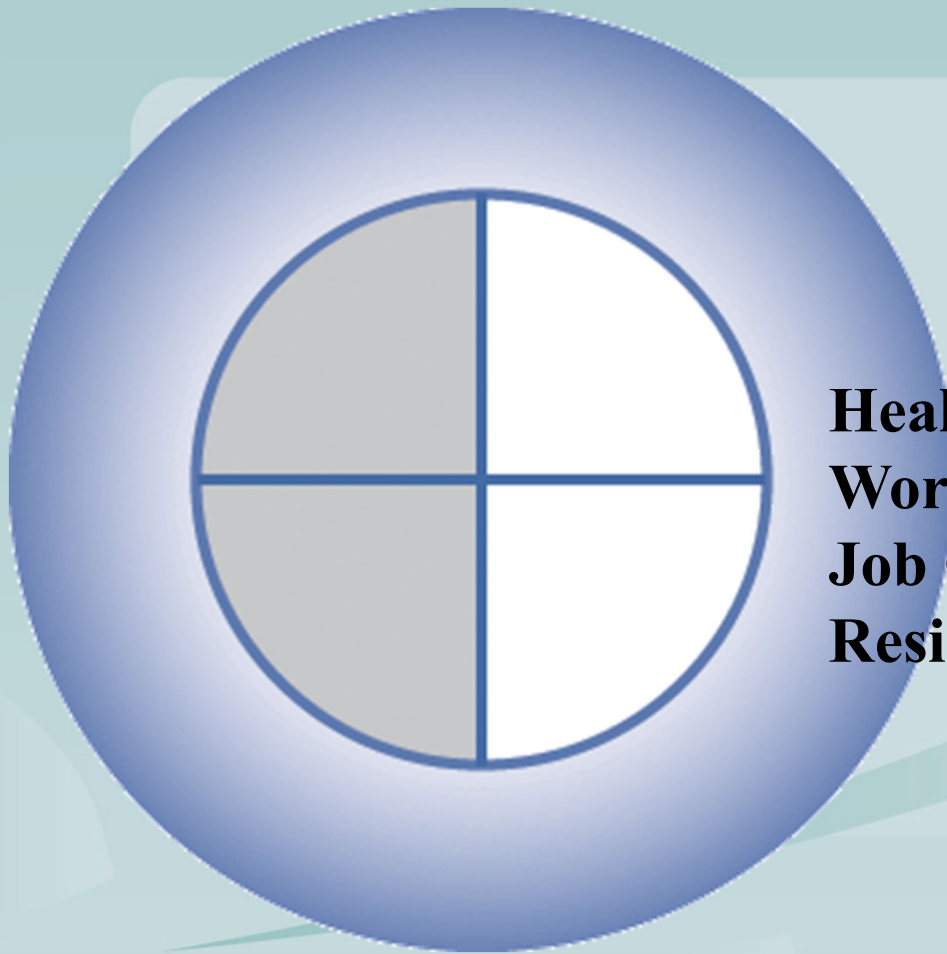


Needs Based

The Benefits Circle

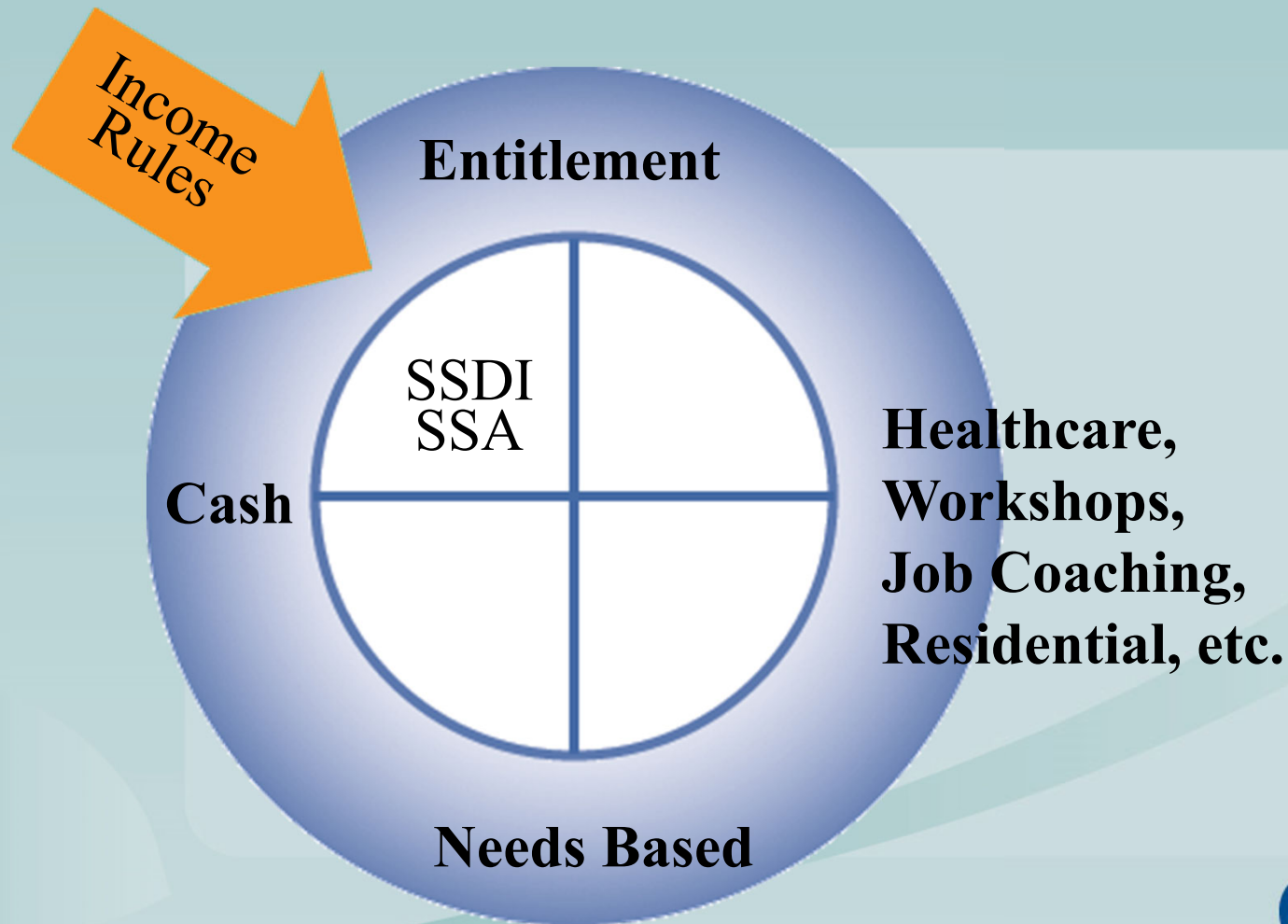


The Benefits Circle

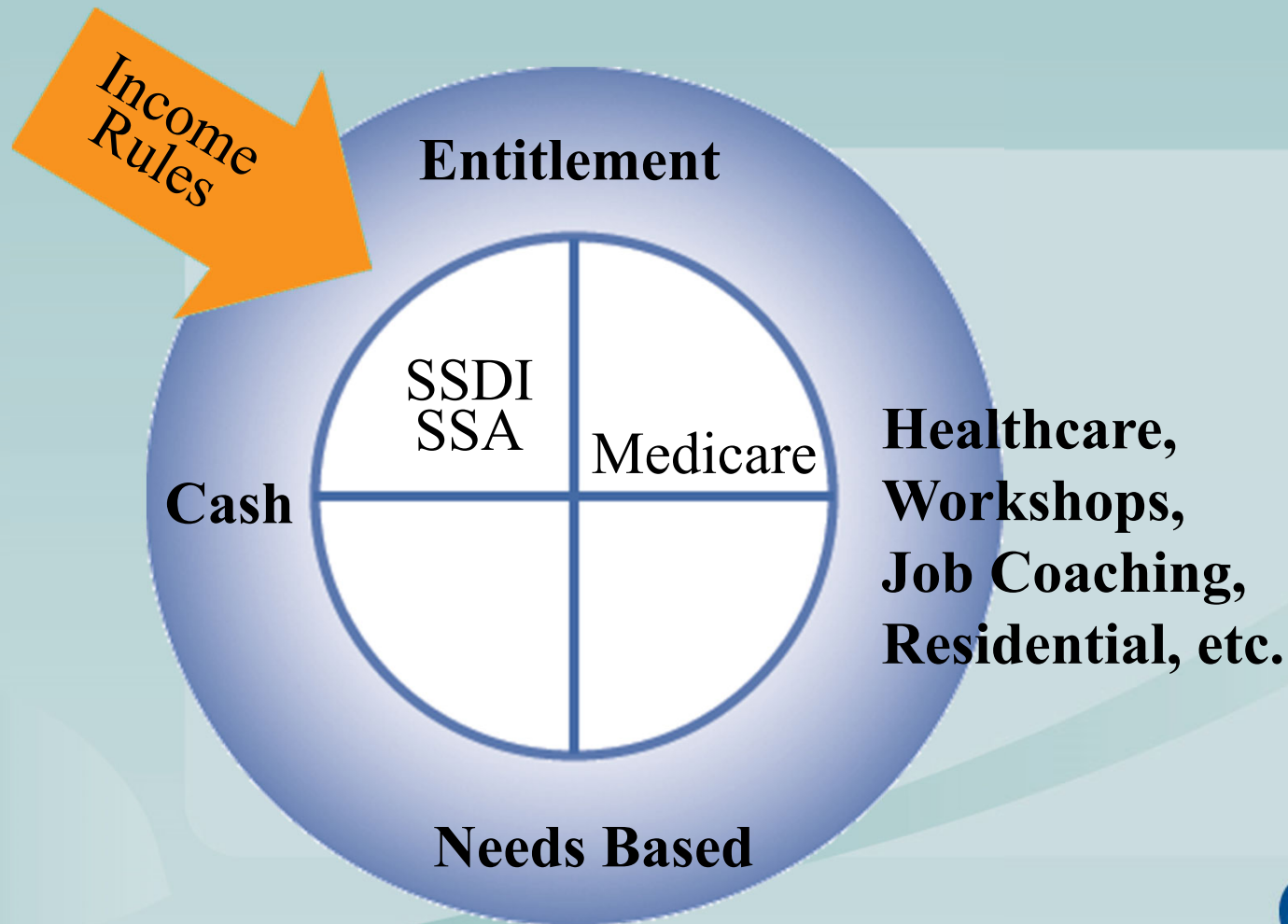


**Healthcare,
Workshops,
Job Coaching,
Residential, etc.**

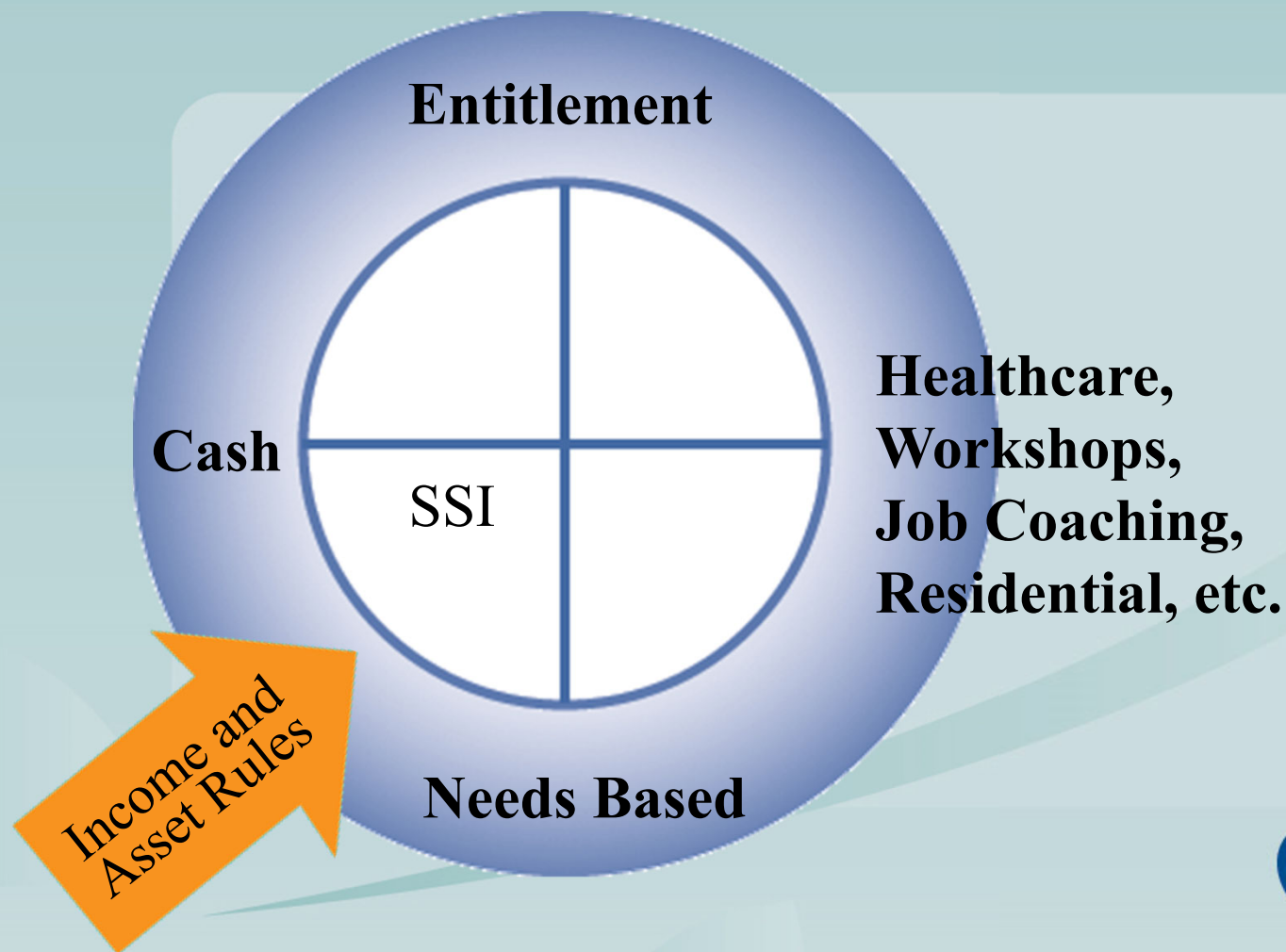
Entitlement - Cash



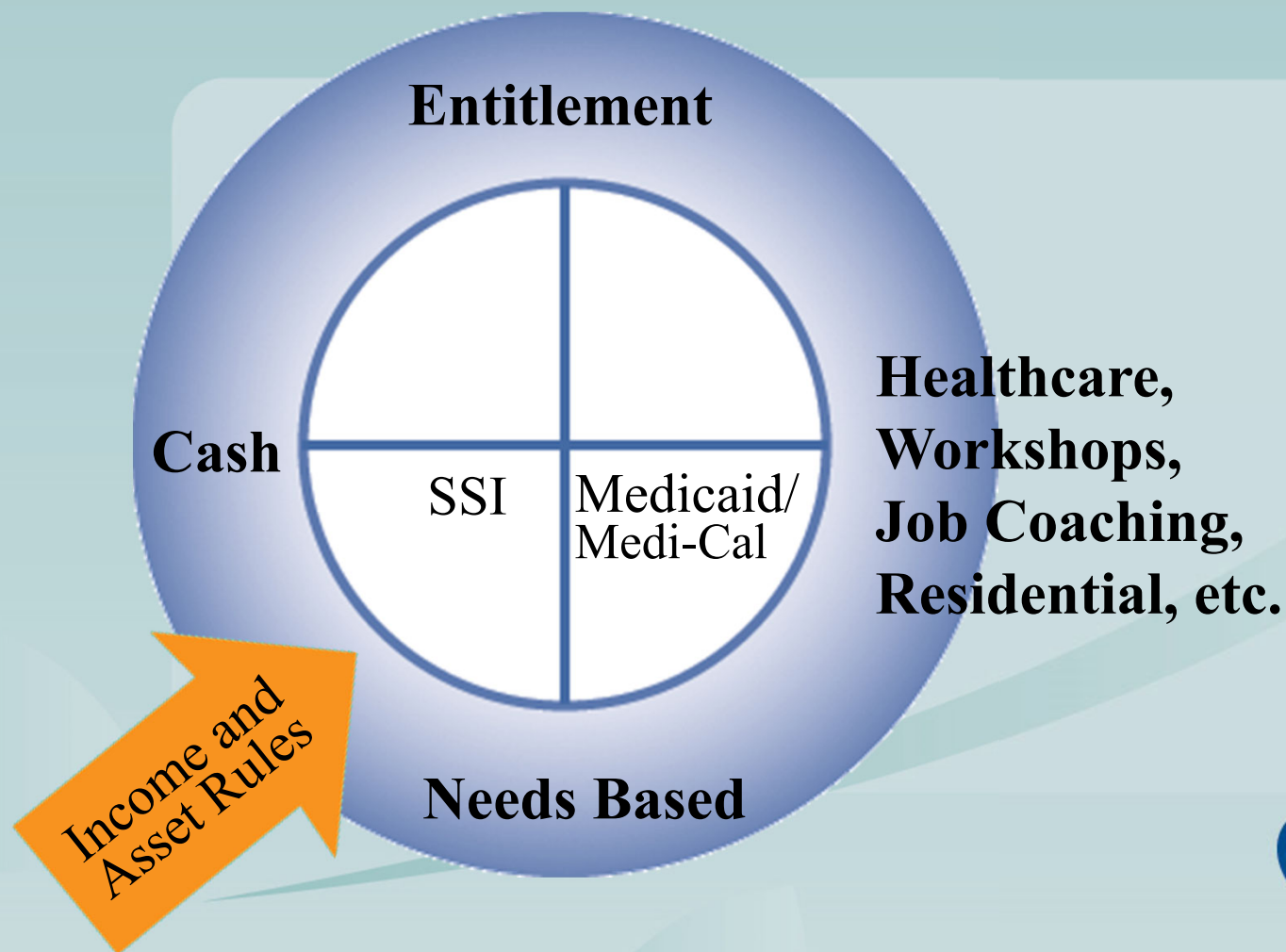
Entitlement - Healthcare



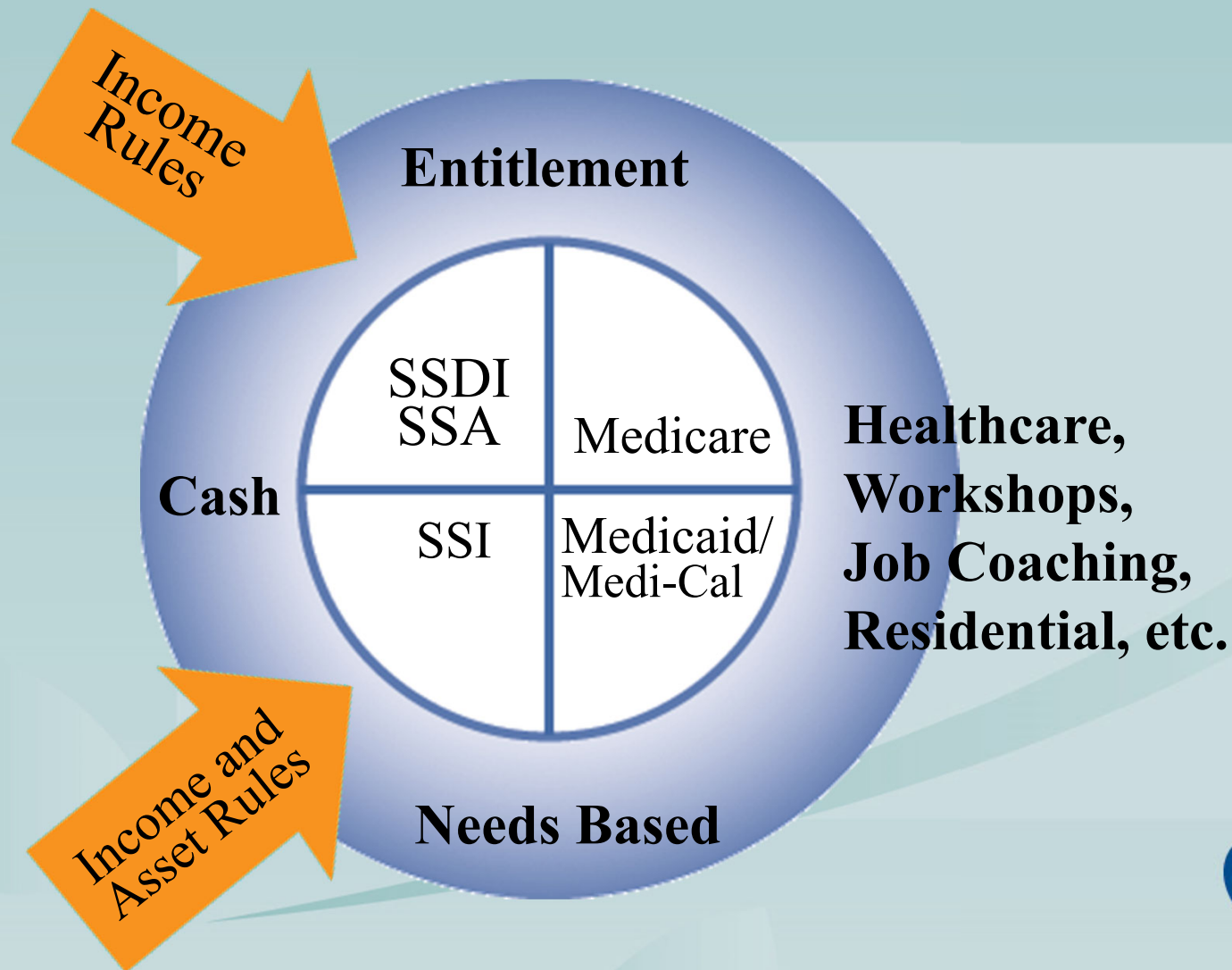
Need - Cash








Need - Healthcare



Government Benefit Programs

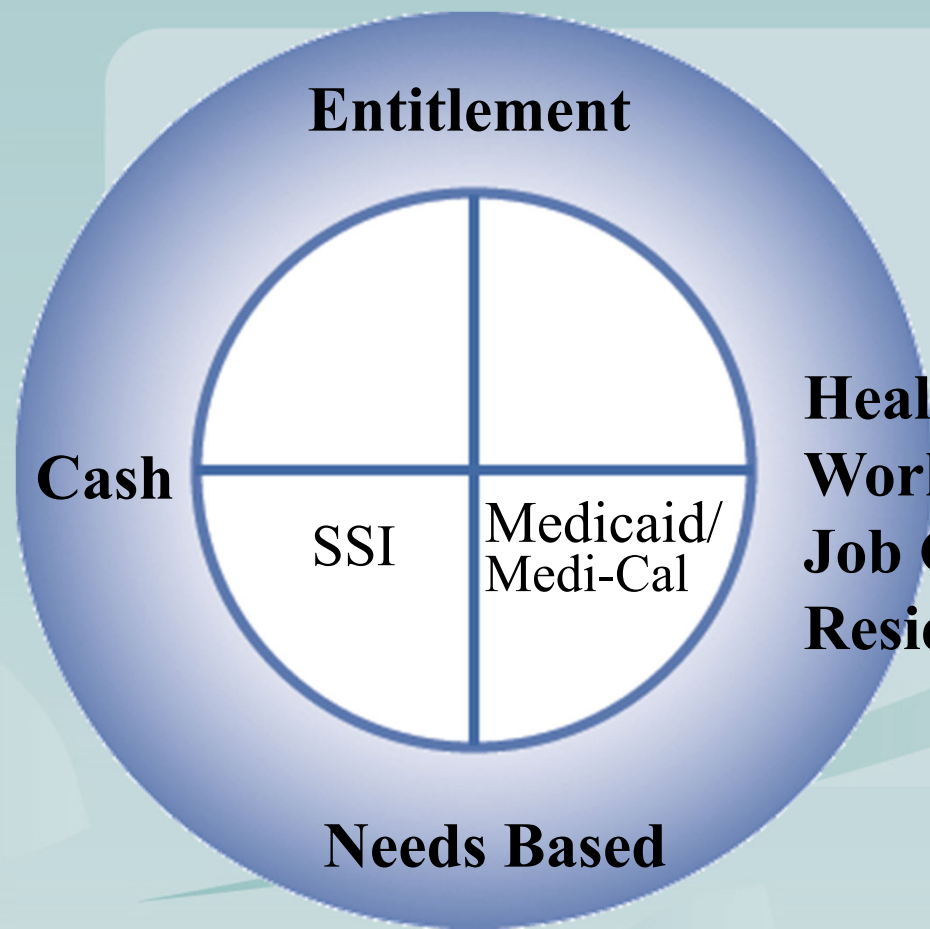


Know Your Benefits

<div>  Sample Social Security Statement (partial) Your Estimated Benefits </div> <div>  </div>		
<div>  *Retirement </div>	At your full retirement age (67 years), your payment would be about...	\$2,600 a month
<div>  *Family </div>	If you get retirement or disability benefits, your spouse and children also may qualify for benefits.	
<div>  *Survivors </div>	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....	\$1,800 a month
	Total family benefits cannot be more than...	\$4,400 a month



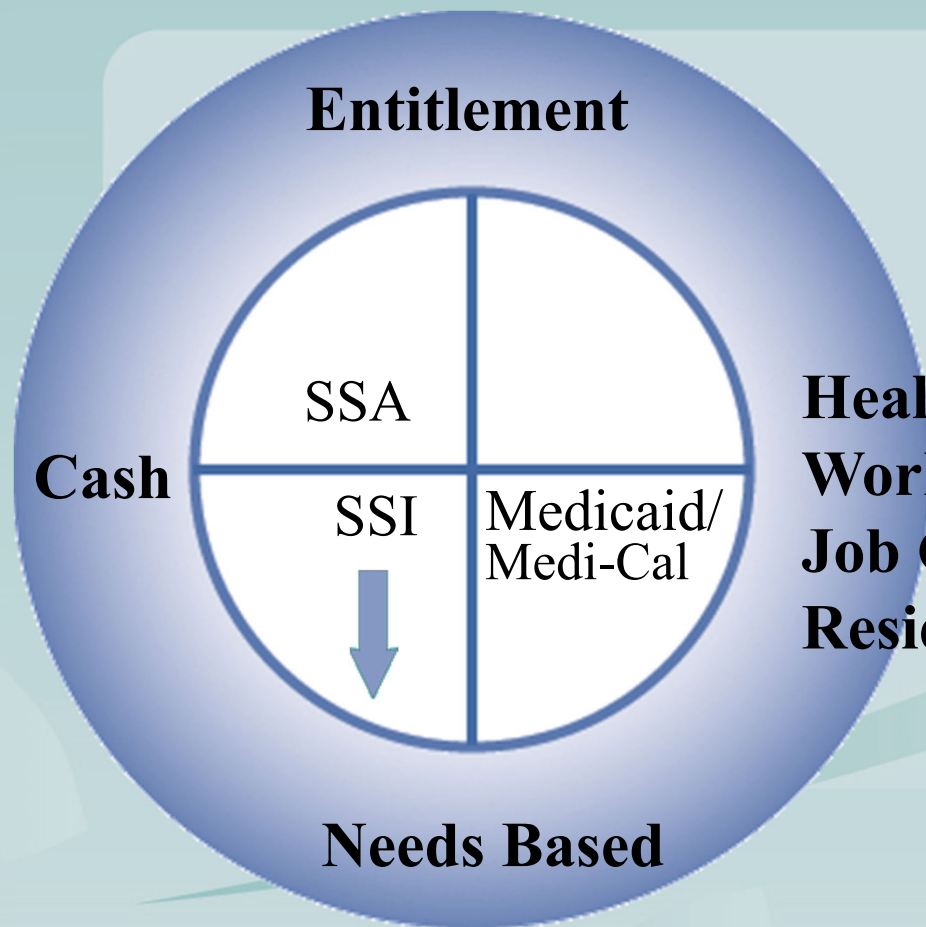
Stage 1: PWD Turns 18 parents still working



Example:

SSI = \$771/mo

Stage 2: Parents retire with social security work record

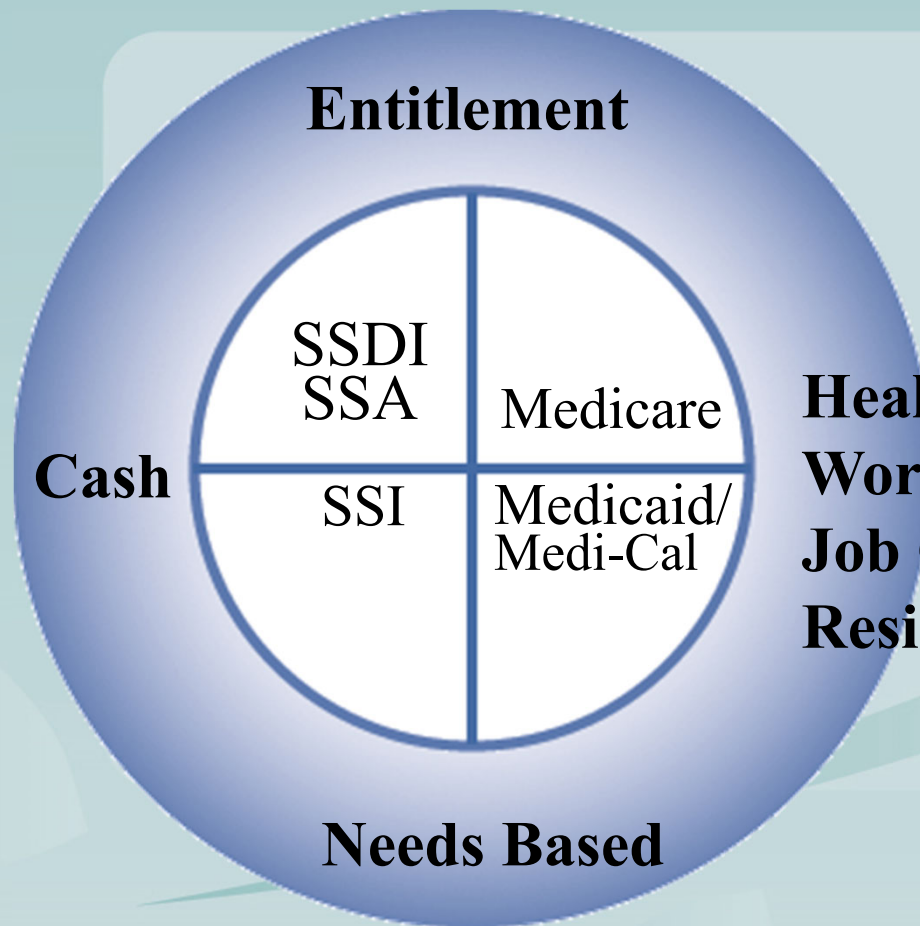


Example:

SSA = \$500/mo

SSI = \$271/mo

Stage 3: Two years following SSA eligibility

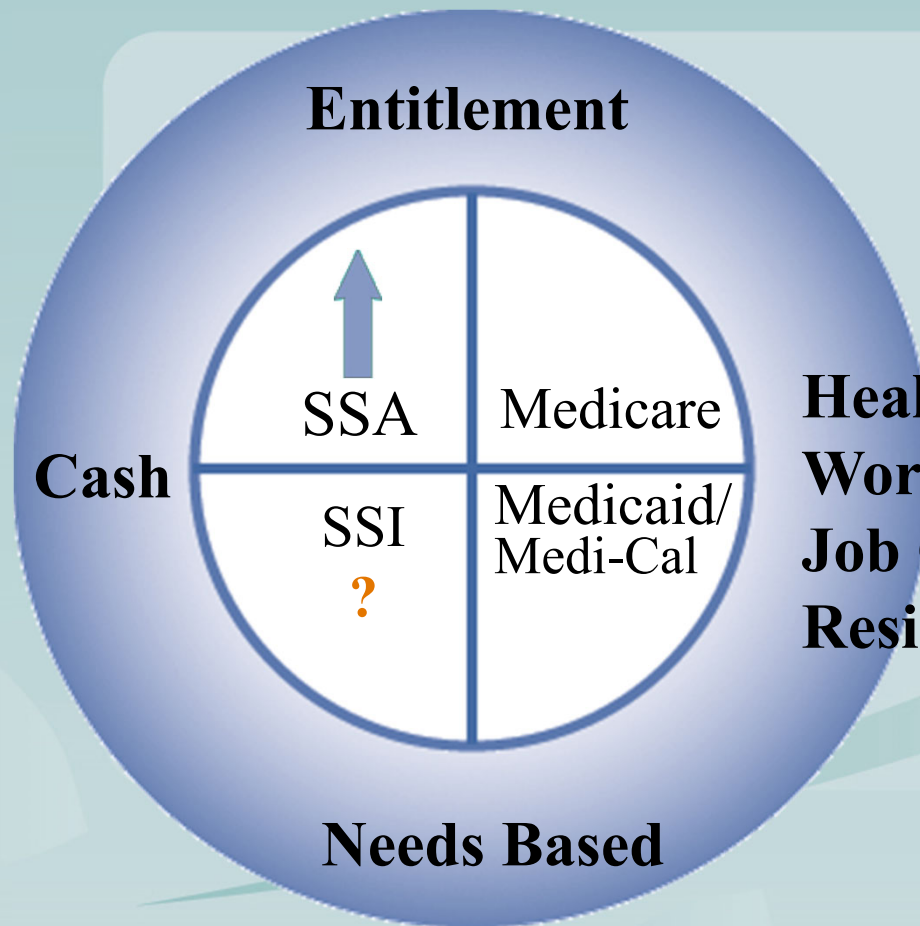


Example:

SSA = \$500/mo

SSI = \$271/mo

Stage 4: Parents pass away



Example:

SSA = \$1,800/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

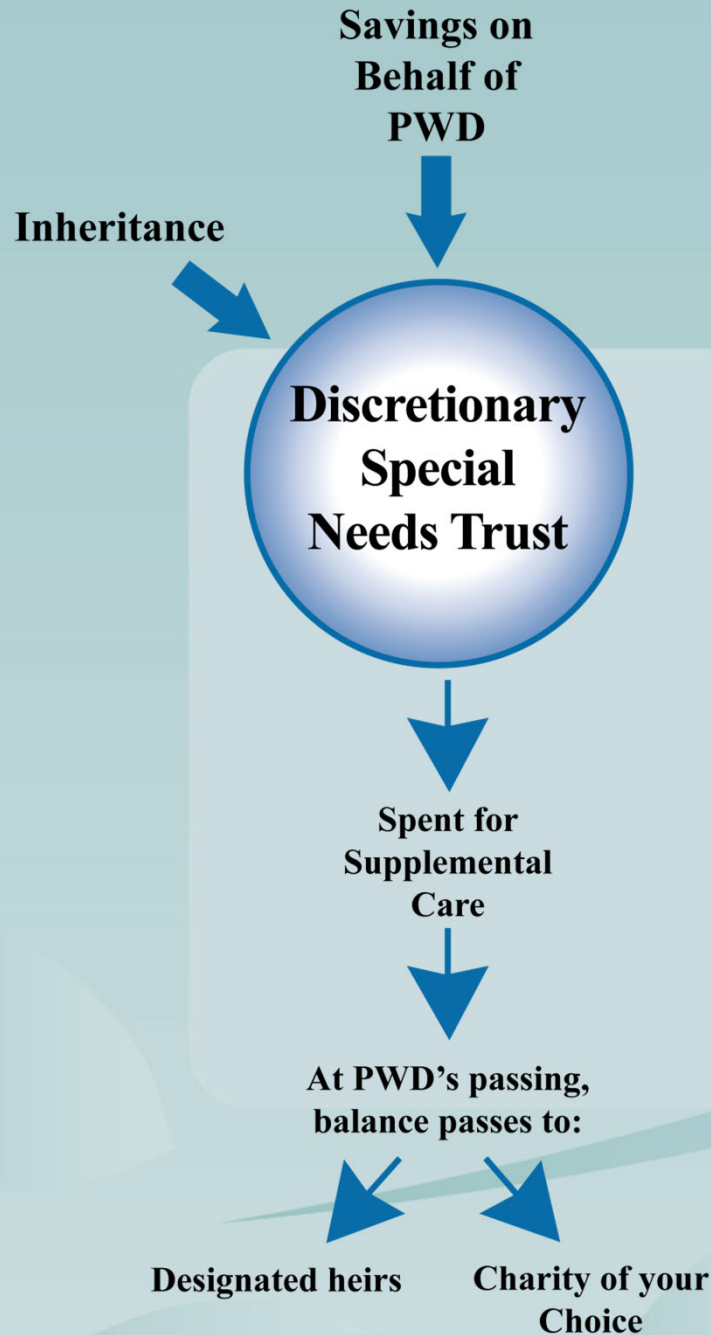
Directly to person with disabilities

To Siblings, with an understanding

To traditional Spendthrift Support Trust

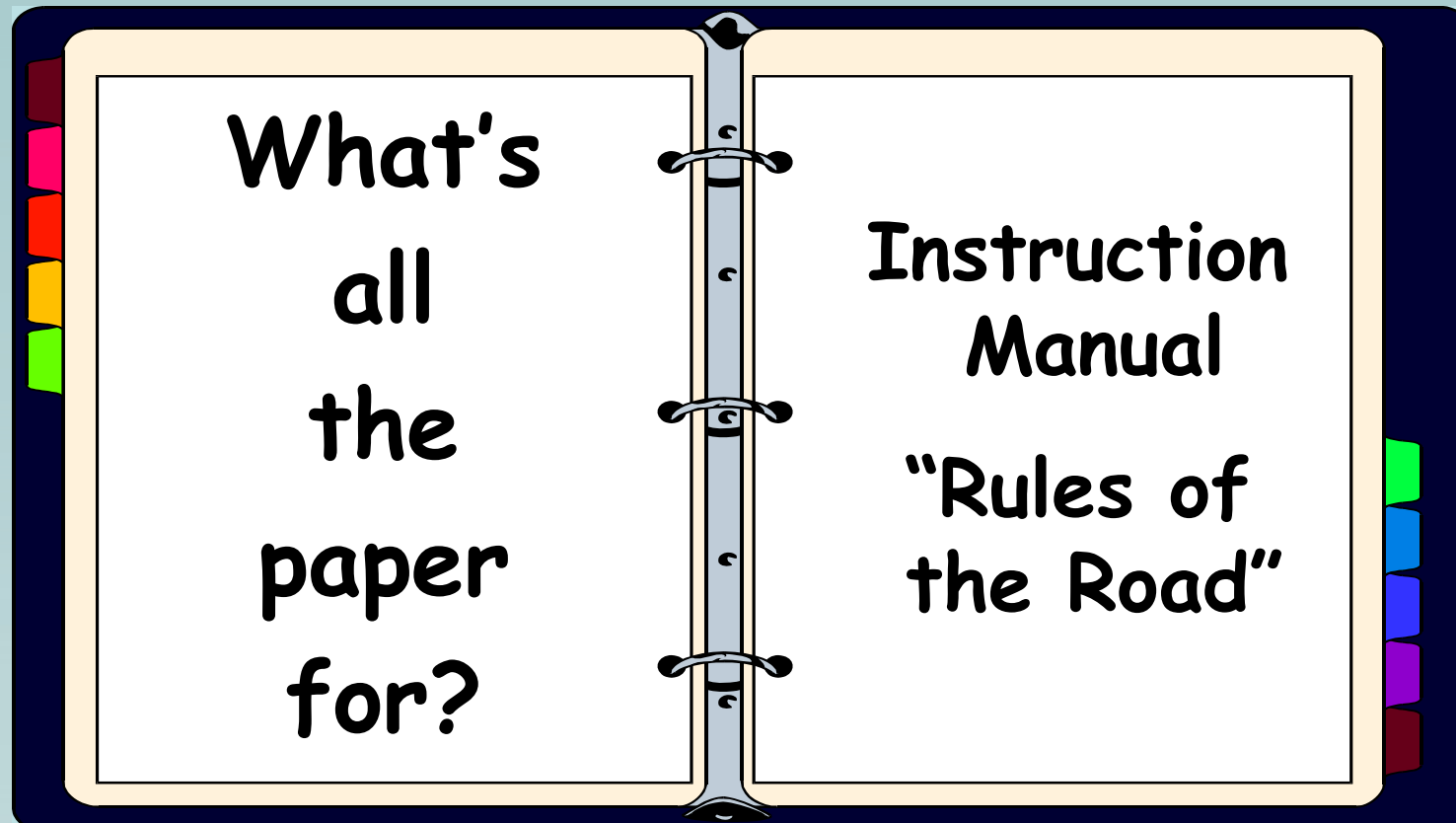


There is a solution!

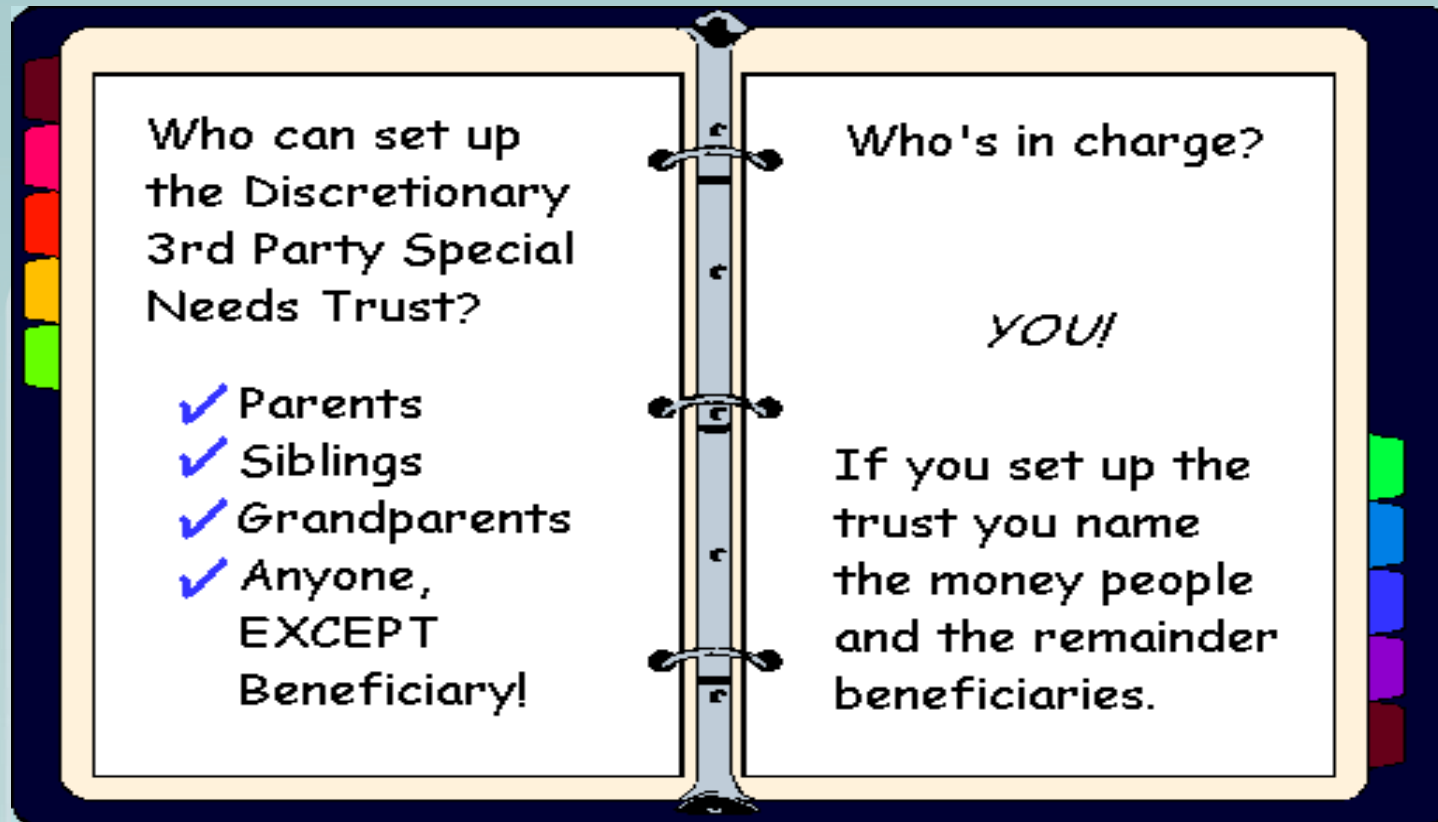


The Discretionary 3rd Party Special Needs Trust

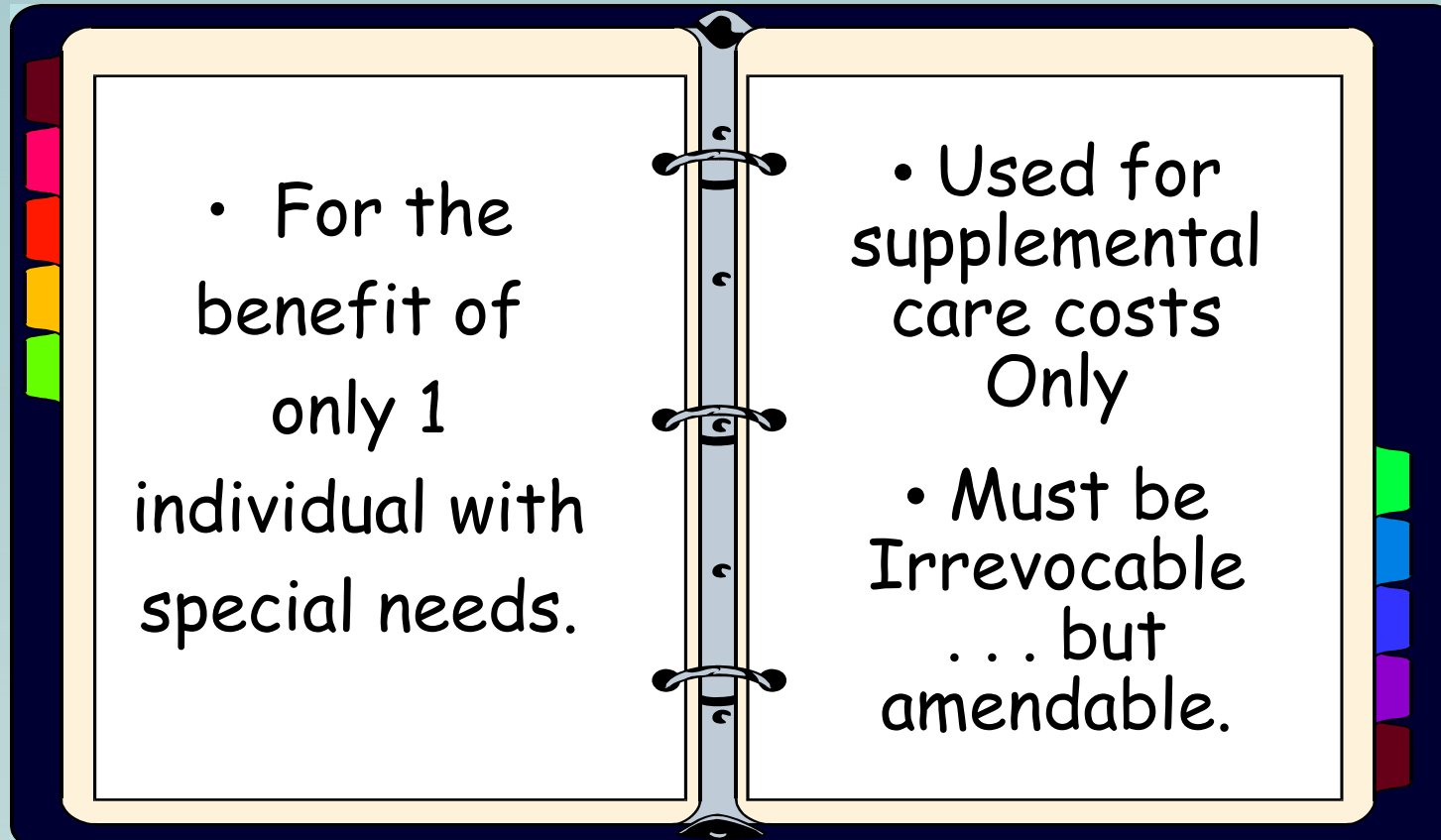




A document prepared by your attorney



Things to talk to your attorney about



More things to talk to your attorney about

When do you create it?

NOW!



How should your attorney set up the trust?

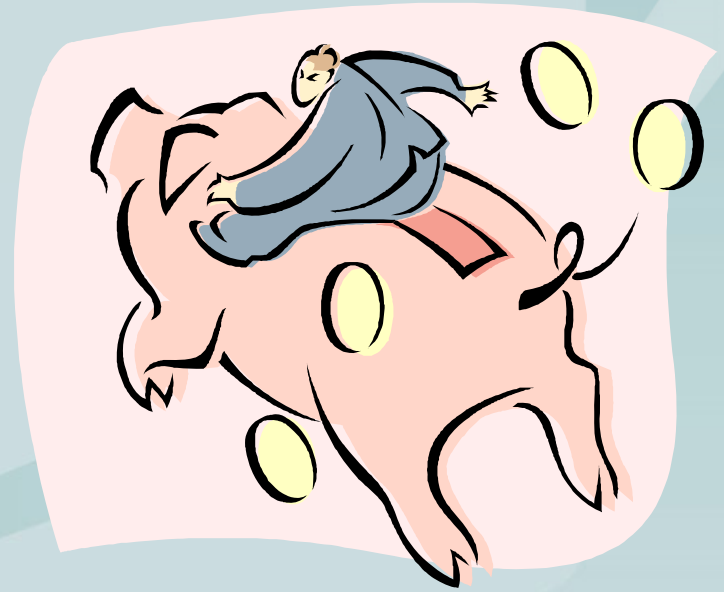
- Not IN your will
- Not IN your living trust



Ask your attorney for a separate document

established now, to allow:

- Grand-fathering
- Piggy-backing





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

Child Support
&
PWD's Money



Spent for
Supplemental
Care

At PWD's passing,
reimburses the
State for benefits
paid during lifetime.

Remaining balance
passes to heirs.

What if the PWD has or receives money directly?

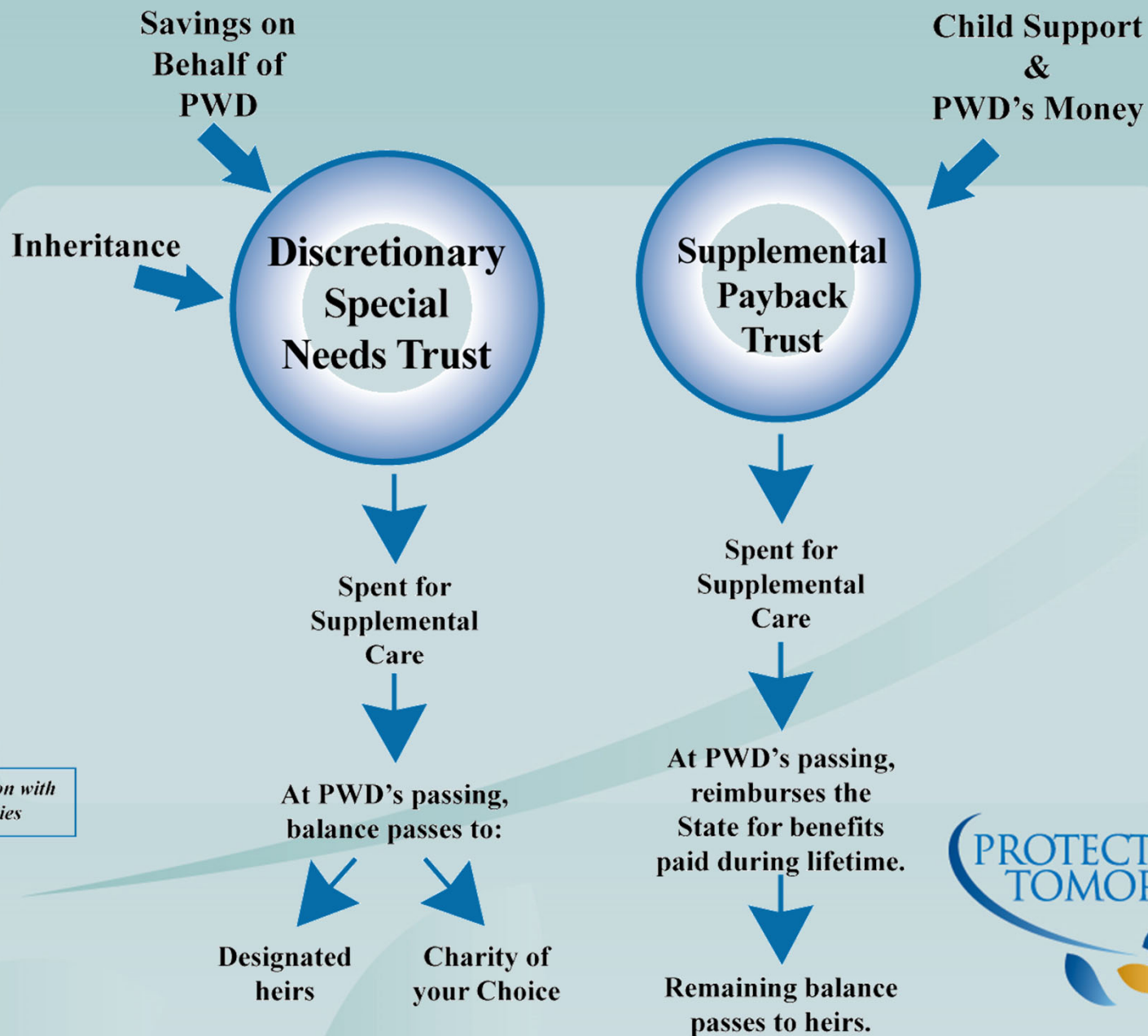
Talk to your attorney about:

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

PWD-Person with Disabilities



SPECIAL NEEDS TRUSTS



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



**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



How to Divide the Pot?



What about your
other children?

Stage 5

Document the Wonder™

Family Communication is essential



“What about residential?”



“What about education?”

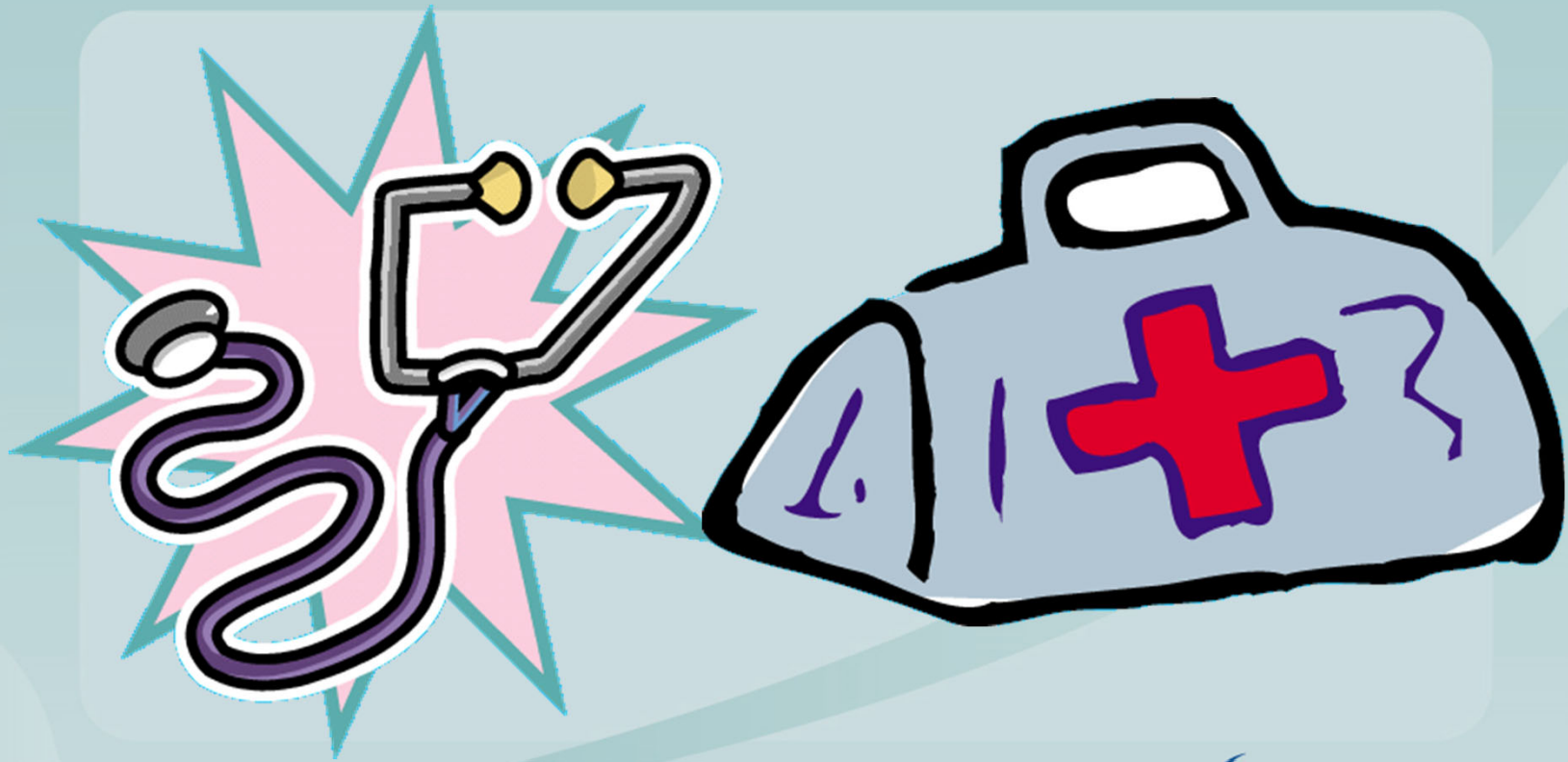


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“What about employment?”



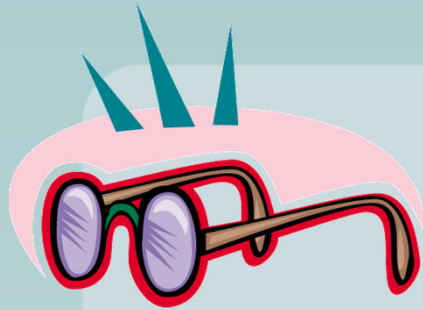
“What about medical care?”



“What about his/her social life?”



Don't forget routines?



“Don't move
my glasses”

“I always use
the red cup”



“That's my
favorite chair”

Sweetie Pie

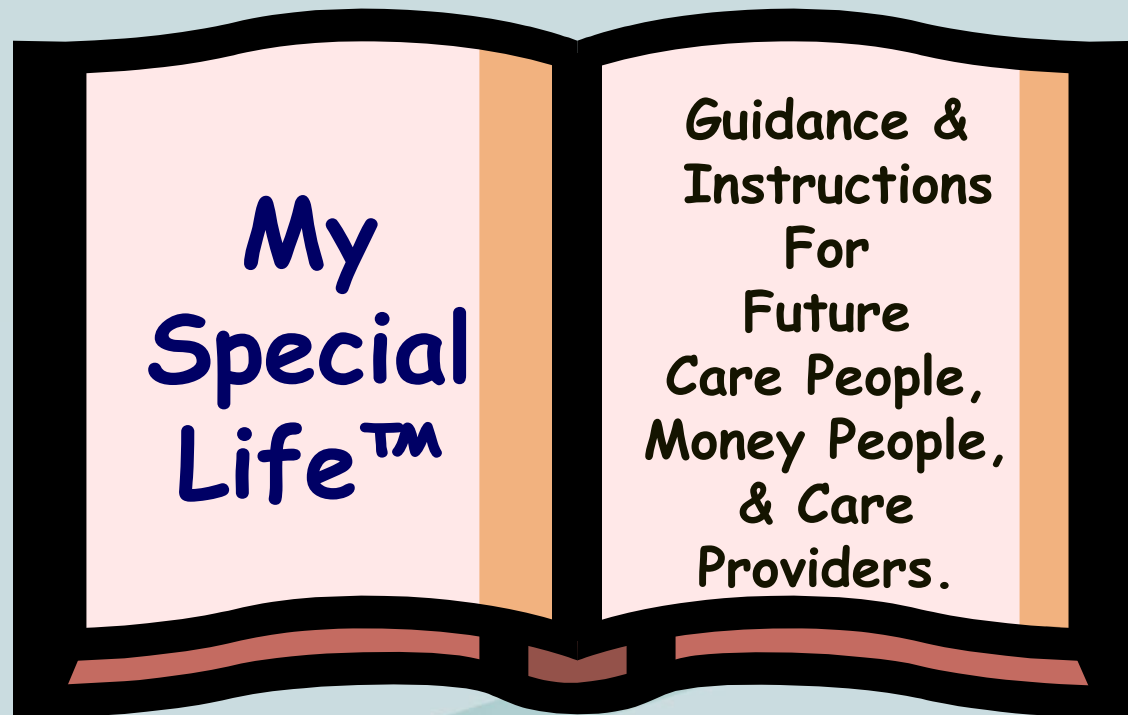
Honey Bunch

My Darlin'

“Buzzwords/
pet expressions”



Write it ALL Down!





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Welcome, Judy





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Stage 4
Stage 5
Stage 6
Stage 7
Stage 8

MY PROFILE

What's New

JOIN US!


Our next event will be on April 21st at Naperville High School Dist. 203 Connecting Parents 6:30-8:00pm

[Click here for more details](#)

Let's Get Together!


[Contact Us](#)

for more information about how we can share with you what we know



LISTEN IN!

Product of Mary Anna's interview with Patti Vasquez on WGN

Services > Family Community > Online Future Care Planning System > Stage 5

Stage 5

Document the Wonder

When we document our own lives, we create a memoir — a narrative that tells our own story that we and others can look back on and arrive at a greater understanding of who we are. In chronicling the story and gift of your loved one with special needs, this goal takes on a greater significance. This story serves as a record for future caregivers to understand your family member and what makes him/her special, so that they can continue the process of building your loved one's abilities and self-esteem. Special needs individuals often contribute their own wishes about what they hope for their own futures at this Stage in the Protected Tomorrows process. We work with you and your loved one to document these wishes and ensure that they are carried out as desired.

Before proceeding, we encourage you to listen to this brief webinar:

Preparing for Future Caregivers — Document the Wonder (7:26)

5 Document the...


As you begin work on your selected topics, a list will be created for you in this area. Choose a topic below to begin.

About Me
I Was Chosen For Adoption
My Mother

My Friends Are Great!
School Friends
My Neighborhood Friends
My Reactions to Animals
Community Awareness
Childhood Intervention Programs
My Pre-School
My School
My Teachers
My Day Programs/Workshops
My Employment
My Life Skills
Description of My Disability
Additional Medical Background
My Allergies
My Primary Care Physician(s)
My Other Specialists
My Dental Information
Medical Personnel I Am Never To See
Medications
My Pharmacy and Hospital
My Emotional Well-Being
My Behavioral Information
My Personal Behaviors
My Social Behaviors
My Adult Behavior
Important Documents and Their Locations
Advisors
My Guardianship
My Government Benefits
My Insurance Information
My Residential Planning
Final Arrangements

My Special Life[®] Online



Share it with the family



Your next step...



Fill out a guilt card
right now!



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**Questions?
Contact Us!**

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