



PLAN|NJ NEWS

THE NEWSLETTER OF PLANNED LIFETIME ASSISTANCE NETWORK OF NEW JERSEY
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**Who will care for your loved
one when you are gone?**

PLAN NOW!

PLAN/NJ CELEBRATES 25 YEARS!

A crowd of more than 125 attendees gathered at the New Jersey Law Center in New Brunswick to celebrate Planned Lifetime Assistance Network of New Jersey's (PLAN/NJ) 25th anniversary of service to individuals with severe developmental disabilities and mental health challenges who reside in New Jersey.

Sarah Helena Vazquez, national motivational lecturer, advocate, and author, received a standing ovation as the crowd laughed, cheered, and cried during her keynote address describing the challenges of growing up with cerebral palsy, both in Puerto Rico and the United States. Vazquez stated that even with a disability, every person could play a role in their education, community, and the economy. "All people can be contributors to society as long as they are given a respectable place in it." Praising her mother, who was in attendance at the event, Sarah further described how her mother taught her to be defined by her abilities instead of her disability. "I am nothing less than one hundred percent sure I was born with cerebral palsy to change the face of what having a disability looks like," she stated. She wants the world to recognize and respect that people with disabilities experience life like other people. "Having a disability is a characteristic; it does not make up our character," concluded Vazquez.

As part of the evening festivities, PLAN/NJ presented Life Planning Partner Awards to clients Antoine Tanner and Suzanne Muldowney, celebrating their life accomplishments. Both individuals were extremely honored to be praised for their empowerment to choose and realize their goals — while living life as fully and independently as possible. Employee Awards were presented to James Lehman and Tim Weimer for their dedicated service to PLAN/NJ throughout the years, helping with assembling Life Planning Workbooks, preparing information packets, shredding documents to maintain confidentiality, arranging the mailing of the newsletter, assisting with



Life Planning Partner Award Recipients Antoine Tanner and Suzanne Muldowney (center) celebrate their accomplishments at the PLAN/NJ 25th Anniversary Celebration with (from left) PLAN/NJ employees Nadine Hoston, Jason Miller, Nancy Dilliplane, PLAN/NJ Immediate Past Board President, Beth C. Manes, Esq., and PLAN/NJ Executive Director, Ellen Nalven

preparations for educational seminars, as well as various housekeeping duties.

PLAN/NJ also honored several distinguished individuals who have made significant and long-term contributions in improving outcomes and enhancing the quality of life for persons with developmental disabilities or mental health challenges in New Jersey. PLAN/NJ's Humanitarian Award was presented to Sylvia Axelrod, Executive Director, National Alliance on Mental Illness (NAMI) New Jersey; Tom Begley, Jr., Esq., CELA, founder of Begley Law Group, received the Legal Champion Award; Hope Autism Foundation founders Danielle Guyet Lumby, Grace Ann Murphy, and Denise Reiser received the Social Service Champion Award; Tasha Hall Jones, Board Member, National Disability Rights Network, received the Parent Advocate Award; Shawn McInerney, Assistant Division Director, Division of Developmental Disabilities, New Jersey, received the Leadership Award; and Beverly Roberts, Director, Mainstreaming Medical Care Program, The ARC of New Jersey, received the Social Service Champion Award.

Guests also had the opportunity to bid on more than 50 items, including celebrity and sports memorabilia, in a silent fundraising auction, as well as enjoy cocktails, hors d'oeuvres, and jazz music provided by The Vincent Troyani Trio.

THE PLAN/NJ MISSION answers the question, "Who will care for my loved one when I am gone?" PLAN/NJ provides practical solutions for families and their loved ones with significant developmental, physical or mental health challenges, thus lessening the fear and anxiety individuals and families experience when planning for the future.

Photo Highlights from the PLAN/NJ 25th Anniversary Celebration



Ellen Nalven, PLAN/NJ Executive Director (left) with Employee Award Recipient James Lehman, PLAN/NJ employee Nancy Dilliplane, Employee Award Recipient Tim Weimer, and PLAN/NJ Immediate Past Board President Beth C. Manes, Esq.



Sarah Helena Vasquez (left), guest lecturer, gets a standing ovation from Beth Manes, Esq., PLAN/NJ Immediate Past Board President, as well as the entire audience for her keynote address.



From left: Reverend Dietra Bell, PLAN/NJ Board Member Sarah Mitchell, PLAN/NJ Parent Advocate Award Recipient Tasha Hall-Jones, and Edward Bell.



Sylvia Axelrod accepts the PLAN/NJ Humanitarian Award.



Board Member Jean Wiegner (left) gets her bid in for the silent auction with the assistance of PLAN/NJ staff member Pat Spano.



From left: Tom Baffuto, Executive Director at The Arc of New Jersey; Beverly Roberts, who received the PLAN/NJ Social Service Champion Award; Robert Hage, President of The Arc of New Jersey; Beth Manes, Esq., PLAN/NJ Immediate Past Board President; and Ellen Nalven, PLAN/NJ Executive Director.



From left: PLAN/NJ Immediate Past Board President Beth C. Manes, Esq., with Social Service Award Recipients Grace Ann Murphy, Danielle Guyet Lumby, and Denise Reiser from the Hope Autism Foundation, along with Ellen Nalven, PLAN/NJ Executive Director.



Tom Begley, Jr., Esq., CELA, receives the PLAN/NJ Legal Champion Award.



Vincent J. Grenier Wealth Management.



PLAN/NJ new Board President Regina Tegler with Immediate Past Board President Beth C. Manes, Esq.



The Vincent Troyani Trio provided music.



PLAN/NJ Board Member Helen Steinberg (left) with PLAN/NJ staff member Jason Miller.



Shawn McInerney, Assistant Division Director, Division of Developmental Disabilities (center), is presented with the PLAN/NJ Leadership Award from PLAN/NJ Immediate Past Board President Beth C. Manes, Esq., and Ellen Nalven, Executive Director.



PLAN/NJ staff members Esther Lattarulo (left), Pat Spano, and Donna Grade are behind the scenes, helping at the event.



PLAN/NJ employees Pat Johnstone (left), Donna Grade, Roberta Lee, and Chayln Bryant registered guests.

GRANDPARENTS: Tips For Planning For Your Grandchildren With Special Needs

Grandparents want the best for their grandchildren and often give gifts while alive or make provisions for their loved ones for after they are deceased. Grandparents who are in a position to leave money or assets often want to do something for their grandchild(ren) with special needs. They often worry that their loved one may need additional assets or assistance to lead a quality life. Grandparents are sometimes told not to leave their grandchild(ren) with special needs anything because the grandchild(ren) may lose government benefits. People are often confused as to what to do or not to do.

Grandparents can leave money to their grandchild(ren) with special needs. There are very special ways to do it! Money has to be left in such a way so that government benefits are not lost. In most states, assets in excess of \$2,000 will cause the loss of certain government benefits for a person with a disability.

Money should not be left to the grandchild directly, but should be left to a special needs trust. The special needs trust was developed to manage resources while maintaining the individual's eligibility for government benefits. The trust is maintained by a trustee on behalf of the person with special needs. The trustee has discretion to manage the money in the trust and decides how the money is used. The money must be used for supplemental purposes only. It should only supplement or add to benefits (food, shelter, or clothing) that the government already provides through Supplementary Security Income (SSI). It must not supplant or replace government benefits. If properly structured by a knowledgeable special needs attorney, the special needs trust will not count towards the \$2,000 SSI limits for an individual.

Here is a brief summary of some Do's and Don'ts when planning for your loved one with special needs:

Do's:

Consult with trained financial, legal, and tax professionals with expertise in special needs estate planning.

Make provisions for your grandchild(ren) with special needs. Leave money to their special needs trust. When



properly drafted, a funded special needs trust benefitting your grandchild will not result in the loss of government benefits.

Coordinate all planning with your grandchild(ren)'s caregivers and other relatives. Notify the caregivers when you plan for grandchild(ren). Plan with others.

Leave life insurance and annuity death benefits to the individual's special needs trust. The special needs trust can be named as the policy beneficiary. When the insured or annuitant dies, the death benefit is paid to the special needs trust. The special needs trust then has a lump sum of money to be used in caring for the grandchild(ren).

Don'ts:

Don't disinherit your grandchild(ren) who have a disability. Money can be left to a properly drawn special needs trust. It does not make sense to disinherit these grandchild(ren).

Don't give money to your grandchild(ren) with a disability under UGMA or UTMA (Uniform Gift or Transfer To

Minors Act). Money automatically belongs to the child(ren) upon reaching legal age. Government benefits can be lost!

Don't leave money to a grandchild with special needs through a will. Money left will be a countable asset of the individual and may cause the loss of government benefits.

Don't leave money to a poorly set-up trust. Money left in an improperly drafted trust can result in the loss of government benefits.

Don't leave money to relatives to "keep or hold" for the individual with special needs. The money can be attached to a lawsuit, divorce, liability claim, or other judgment against the relative. Due to the complexity of federal and state laws, you should confer with qualified legal and tax advisors and specially trained financial service professionals to help you plan for the future of your grandchild(ren) with special needs. Contact Special Needs Planner Douglas Vogel at 973-236-9873 or davogel@metlife.com for a confidential financial consultation.

MetLife Center for Special Needs PlanningSM.

For more information about this and other related topics, visit our organization's website at www.metlife.com/specialneeds or call 1-877-638-3375.

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Newly Elected Board Members for 2015

PLAN/NJ would like to congratulate our newly elected Board members for 2015!

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