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## KARMA FOUNDATION MAKES 3-YEAR COMMITMENT TO PLAN|NJ

DONOR  
SPOTLIGHT

Families of individuals with disabilities need practical solutions to ensure that their loved ones are safe, secure, and thriving throughout their lifetime. With steadfast support from donors like **Karma Foundation**, we help families navigate and coordinate the many financial, legal and support services they need, now and in the future.

Since 2011, Karma Foundation has contributed more than \$133,000 to PLAN|NJ, helping us secure independent living for individuals with significant disabilities who participate in our Family Support Services program. With this vital support, individuals in need receive a continuum of uninterrupted guardianship, advocacy, life planning and representative payee services that enable them to live well in their communities. Funding helps us provide practical assistance to help

*(continued on page 2)*

## Mark Your Calendars: PLAN|NJ Family Events



PHOTO BY FRANK DIGIOVANNI

Chelsea Palermo performs at PLAN|NJ's 30<sup>th</sup> Anniversary Celebration of Abilities. Chelsea is a recent PLAN|NJ Life Planning Award recipient and will perform with the PLAN|NJ Life Plan Band at the 2022 Celebration of Abilities.

**We're hoping to see you in real life!** Let's get together (safely), celebrate our resiliency and support our New Jersey disabilities community. You and your family are invited to attend these upcoming special events:

**Thursday, August 26, 2021: Family Night at the Somerset Patriots Game**, TD Bank Ballpark, 860 E Main St, Bridgewater Township, NJ 08807

**Wednesday, May 18, 2022: 2022 Celebration of Abilities**, The Palace at Somerset Park, 333 Davidson Ave, Somerset, NJ 08873

Learn more and purchase tickets at [plannj.org/events](http://plannj.org/events).

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## PLAN|NJ OFFERS WEB-BASED LIFE PLANNING TOOLS

Whether you are a person with a disability, a family member or friend, an attorney, financial advisor or human services professional, we invite you to check out the enhanced PLAN|NJ website. Interested parties will find new tools and resources to help achieve greater security and peace of mind for you, your loved ones or the people you serve. We've produced a short film featuring three members of the PLAN|NJ community who are working to achieve their hopes and dreams. Watch 'A Talk with Families' to better understand the benefits of taking charge of the future and putting a lifetime of supports in place to ensure a meaningful life. See what's available at [www.plannj.org](http://www.plannj.org).

## RECENT GRANTS TO PLAN|NJ

Bank of Princeton  
Bob's Discount Furniture Charitable Foundation  
Fred C. Rummel Foundation  
Hyde & Watson Foundation  
Karma Foundation  
New Jersey State Bar Foundation  
NJM Insurance Group



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# LEGISLATIVE UPDATE: UNDERSTANDING THE SECURE ACT

BY DONALD D. VANARELLI, ESQ.

**EFFECTIVE JANUARY 1, 2020**, Congress enacted the "Setting Every Community Up for Retirement Enhancement Act of 2019," also known as the SECURE Act. With limited exceptions, the Act applies to all qualified retirement accounts, such as IRAs (traditional and Roth), 401(k)s, 403(b)s, and similar plans. The biggest change under the new law is the elimination of "stretch" IRAs for most non-spouse retirement account beneficiaries. Importantly, there are exceptions to the SECURE Act for people with disabilities and/or chronically ill beneficiaries.

Before the act, a beneficiary could elect to receive payouts over his/her life expectancy, thereby "stretching" the receipt of those retirement benefits, reducing income tax liability on withdrawals, and allowing the remaining funds to continue tax-free growth. After the Act, most beneficiaries must now withdraw the retirement benefits by the end of the 10th year following the death of the Plan Owner.

Notably, the "stretch" will still work for some beneficiaries, including people with disabilities or chronically ill beneficiaries. If the disabled beneficiary is able to handle his/her own funds and is not on "means-based" government benefits such as SSI or Medicaid, that beneficiary may receive benefits outright. However, in most cases, the beneficiary of the

retirement account(s) should be a supplemental needs trust ("SNT") for the benefit of that beneficiary with disabilities. If structured properly, the SNT will allow for the payout of IRA assets over the individual's life expectancy.

An SNT will only qualify for this treatment if the individual is the only beneficiary of the trust during his/her lifetime. Otherwise, the 10-year rule will apply.

This is a specialized area of the law with important tax consequences. Therefore, if your estate plan includes an SNT as beneficiary of your retirement assets, it is important to review that plan with an estate planning attorney.

*Donald Vanarelli has been a practicing attorney for 38 years, admitted to practice law in NJ and NY. He is a Certified Elder Law Attorney, an Accredited Veterans Attorney and a founding member of the Academy of Special Needs Planners. Mr. Vanarelli is a recipient of the Lifetime Achievement Award from the New Jersey State Bar Association's Elder and Disability Law Section, recognizing Mr. Vanarelli's advocacy in elder and disability law, including a number of precedent-setting legal victories which advanced the rights of seniors and persons with disabilities.*

### Karma Foundation (continued from page 1)

manage concerns and live a good life. We coordinate health and wellness activities, assist people to maintain relationships with neighbors and friends, and help maintain safe and comfortable housing and a healthy lifestyle.

In 2016, PLAN|NJ received the Karma Foundation 20 for 20 Award, a special recognition given to 20 exceptional past grantees in celebration of the foundation's 20-year anniversary. And in 2019, the foundation made a 3-year commitment to PLAN|NJ to aid the individuals in the Family Support Services program in order to ensure there are no gaps in legal, fiduciary and advocacy support during this particularly challenging time.

Karma Foundation was established



in 1996 to provide grants in support of organizations engaged in activities and programs in the areas of Arts & Culture, Autism, Education & Literacy, Health & Human Services and Development & Enrichment of Jewish Life.

A signature program supported by Karma Foundation is the recently-established Rutgers Center for Adult Autism Services (RCAAS), "a first-of-

its-kind residential and day program for adults with ASD that will make an independent and fulfilling life possible." RCAAS provides on-campus supported employment at minimum wage, along with support regarding social issues, for young adults with autism attending the university. They are also developing assessment tools more suited for evaluating adults. Visit <https://rcaas.rutgers.edu/> for more information.

Karma Foundation Executive Director Dina Elkin recently stated, "As the mother of a 19-year-old with autism, I am keenly aware it can be emotionally difficult to plan for a loved one's future life after you're gone. No one wants to talk about it," she said. "But the tools and guidance PLAN|NJ provides meet people where they're at. They help families like ours prepare, both practically and emotionally." Learn more at [www.karmafoundation.org](http://www.karmafoundation.org).

## YOU'RE WELCOME!

We're happy you're happy... thank you for this recent review of PLAN|NJ staff and services:

*"When it became clear that our son was on the autism spectrum (diagnosed only in adulthood) and that he would never be able to live a fully independent life, my husband and I became his legal guardians. But because we are aging and have no close relatives nearby, we knew we needed to put a plan in place for his future once we are gone. That is when we learned of Planned Lifetime Assistance of New Jersey (PLAN|NJ). From our initial encounter with this organization, it was clear how dedicated they all are to helping those in need. What we found was intelligence, compassion, deep knowledge of legal matters, and much more. We have needed help with the Department of Developmental Disabilities, hospitals, housing, all kinds of advice and support about all manner of things and in many areas. So many systems function poorly, if at all. PLAN|NJ has never let us down."*

To leave a review of PLAN|NJ, visit <https://g.page/r/CVWx2m5BgAvjEAg/review>



**Planned Lifetime Assistance Network of New Jersey**

P.O. Box 547 Somerville, NJ 08876-0547

(908) 575-8300 | Fax: (908) 927-9010

info@plannj.org | www.plannj.org

**YES!** I want to help PLAN|NJ support individuals and their families with the legal and financial planning, care coordination, and self-determination assistance they need and deserve. Enclosed is my tax-deductible donation of:

\$150  \$100  \$50  \$35 Other \_\_\_\_\_

In Honor of or  In Memory of (please check one and print name): \_\_\_\_\_

In addition:

I would like to learn more about establishing a bequest

I have included PLAN|NJ in my estate plans or I would consider including PLAN|NJ in my estate plans

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Phone \_\_\_\_\_ e-mail \_\_\_\_\_

**Please make your donation today!**

Visit [plannj.org](http://plannj.org), click on 'Donate,' or, make your check payable to PLAN|NJ and mail it to PLAN|NJ, P.O. Box 547, Somerville, NJ 08876-0547. We reserve the right to publish donor names in the PLAN|NJ Annual Report unless otherwise requested. If you would like your name removed from the donor list, please check here: \_\_\_\_\_