



Planned Lifetime Assistance Network of New Jersey



Keeping Promises

Our Commitment
to Families



Annual Report 2025

The Mission

Planned Lifetime Assistance Network of New Jersey (PLAN|NJ), a nonprofit organization, helps the families of people with disabilities answer the question: "Who will care for my loved one when I'm gone?"

A person living with disabilities needs a bedrock of support, and that support must be designed with the individual at the center of planning for the short and longer term. Families have many questions to answer: What home environment is best? Who will visit when I cannot? How will medical costs be covered? What activities and support will she need to thrive?

PLAN|NJ offers exemplary care coordination, guided oversight of financial affairs, and compassionate actions to enhance quality of life.

We partner with families to provide their loved ones with a lifetime of assistance.

Whether services are needed now or in the future, we initiate assistance whenever a family is ready and help to maintain continuity and peace of mind for all concerned.

At the family's request, each individual is provided the coordinated supports they need, whether they live with intellectual, developmental or physical disabilities, or challenges with mental health such as autism, cerebral palsy, traumatic brain injury or severe mental illness, or a combination of several.

We enable people with disabilities to live full and more independent lives.

Plan for peace of mind.

Plan with PLAN|NJ.

Learn more at plannj.org





John's part-time work includes creating hospital care packages.

Table of Contents

The Mission.....	2
Letters from Leadership.....	4
Promises Kept: Highlights of Our Commitment	6
Promises Kept: By the Numbers	9
Event Highlights.....	11
Standing Together in Changing Times	13
PLAN NJ Key Staff, Board of Directors	14
Foundations, Event Sponsors, Individual Donors	15



"Thank you for your caring expertise in guiding our daughter. My wife and I are failing health wise and you've given us the reassurance that someone who cares will be there for her!"
— Father of a young woman with mental health challenges

Letters from Leadership

Dear Friends, Families and Supporters of PLAN|NJ,

At PLAN|NJ, our board and staff members have firsthand experiences of the impact that disability can have on people and families. We know that stepping into any new support system for a loved one is a moment filled with hope, concerns and questions. It is my pleasure to share the reassuring results of our most recent year creating circles of support among people with disabilities, their families and friends, and the professionals who serve them.

I've been a nurse for more than 50 years. Sadly, while in nursing school I witnessed the deep injustices faced by people with developmental and mental health challenges. At that time society hid them away in state 'schools' and large psychiatric institutions, where the conditions were quite inadequate. Having a family member with Down Syndrome who lived in a loving family home with supports, I knew we could do better. Finally, as years went by, I began to see slow, meaningful progress toward community inclusion. While there is still much work to do, I am proud that PLAN|NJ has always promoted that progress by placing dignity, belonging, and community at the heart of its mission.

PLAN|NJ embraces a holistic, social model of service. This approach does not minimize the realities of impairment but also recognizes that there may be barriers in the environment—physical, attitudinal, communicative, and systemic—which can prevent an individual's full participation in society. PLAN|NJ advocates for increasing support and understanding for people with disabilities so that they can be safe and healthy, participate in their communities and lead a fulfilling life. We work with families and professionals to empower those we serve to have choice and control over their own lives and futures, strengthening support beyond the professionals and systems. We advocate universal access and inclusion in employment, education, and community life. We connect families like yours with a network where experiences are shared and build strength, reducing isolation.

This annual report highlights our work this year acting on the promises we've made to ensure that loved ones thrive, now and in the future. I am glad to navigate these complex fiduciary and social service systems with you on behalf of the incredible individuals we serve. Thank you for the trust you place in us.

Warmly,



Elizabeth G. Farishian, President, PLAN|NJ Board of Directors



To the PLAN|NJ Family,

What an honor to write you for the first time as the Executive Director of PLAN|NJ. For the past two decades, I have had the privilege of serving the disabilities community with PLAN|NJ as the Director of Social Services. The transition to this expanded role reinforces the commitment I have always made to the individuals and families we serve.



PLAN|NJ continues to advocate for the preservation of access to public benefits and services that are essential to the support and well-being of people with disabilities. Our efforts to provide uninterrupted supports continued this year: we planned and coordinated with family "circles of support" to develop LifePLANS, Special Needs Trusts, public benefits assistance, social services coordination, home visits for proactive monitoring of wellbeing, Guardianship, Representative Payee for Social Security benefits and short-term advocacy.

We provided public education on the need for legal and estate planning for people with disabilities, offering more than 25 in-person seminars and online webinars, and our podcast series, *Together We PLAN*. We maintained our website with resources and gathered our disability rights community to enjoy family activities and celebrate abilities.

In my 20 years on staff, I have seen the resilience of the families we support, and the dedication of our staff and highly committed volunteer Board of Directors and Investment Committee. Along with our experienced staff, I understand the challenges our clients face every day, and the potential that lies in strengthening our community partnerships. My time in the field has taught me that effective leadership is in deeply listening to and understanding the needs and voices of those with lived experiences of disability and who are closest to the challenge. You have my word that the ways we fulfill our mission will remain paramount and will always continue to improve.

The success outlined in this annual report belongs to all of us. As we expand our reach to more individuals and families who can benefit from the vital services we provide, we will actively seek to deepen our collaboration with our families, donors, foundations, and local community provider organizations. Your investment of time, talent, or funding is the engine that powers our mission. Thank you for your continued trust in PLAN|NJ. I am eager to lead this organization and to work alongside all of you. We have moved to a new office headquarters in Somerset County, and if you'd like to visit, we'd love to have you.

Yours sincerely,

A handwritten signature in black ink that reads "Jason Miller".

Jason Miller, MA, LPC, Executive Director

Promises Kept: Highlights of Our Commitment

Families of individuals with disabilities

have a lot to manage on behalf of their loved ones. We offer essential services through Special Needs Trust Administration, Life Planning, Guardianship, and Social Services Coordination to help families access the services and supports they need and improve their peace of mind.



Amy produces a daily news round up to keep her group home neighbors connected.

Trust and Public Benefits Administration

At PLAN|NJ, we emphasize personal life planning along with financial strategies for people with disabilities in order to be inclusive of the whole person's goals and preferences when planning for the future. PLAN|NJ serves in a fiduciary role as Trustee, providing oversight and monitoring of either individual Special Needs Trusts or sub-accounts in our Pooled Trust, the PLAN|NJ Community Trust. We offer trust and Social Security benefits management for people with disabilities. We help set up and manage Special Needs Trusts, which can enable an individual to maintain their eligibility for government benefits while also providing them with additional financial security. We work to create a plan that meets an individual's and family's specific needs and goals.

Our administration of Special Needs Trusts (individual or pooled) abides by all New Jersey and federal laws. The team's expertise extends to the steadfast coordination of public benefits, compliance with public benefit rules, and person centered disability expertise beyond fund management. Our fiduciary services and support integrate case management from the Social Services Department so that we are available to respond as comprehensively as needed when requested by families.

Families already using another PLAN|NJ service can also elect to have PLAN|NJ serve as a Representative Payee for Social Security benefits. For a loved one who needs help with budgeting and paying bills, we can manage Social Security and other income to ensure financial stability. As a Representative Payee, we monitor expenses, pay bills, assist with budgeting, and ensure basic needs for food, clothing, and shelter are met. We also help with eligibility issues and submit all required reports to the Social Security Administration and other governmental agencies.

This year we supported our clients by helping them take care of the following:

- Grocery budgeting and online grocery orders
- Accessing affordable housing
- Applying for utilities subsidies
- Accessing cash and making purchases with their Social Security funds
- Receiving and depositing wages from work experiences
- Medical and dental procedures, therapies, treatments, prescriptions, over-the-counter medications or health products, adaptive medical equipment, medical supplies or co-pays not covered or in addition to those paid by Medicaid, Medicare or private insurance
- Home health care services to supplement what is paid by Medicaid, Medicare or private insurance
- Vacation expenses, including transportation (non-refundable ticket, luggage fees, insurance), hotel accommodation (room, tax, parking fee), food and entertainment activities (tour packages, park entrances, shows and souvenirs)
- Entertainment expenses (for the beneficiary and one companion when necessary) such as tickets for a concert, sporting event, theater, movies, entrances to amusement parks, museums, etc.
- Home modifications or renovations that provide safe accessibility, comfort, and a better quality of life for the beneficiary, eg. ramps, ADA compliant bathrooms or kitchens, widening of doorways and flooring
- Furniture, electronic equipment for the use of the beneficiary that will assist or improve his/her quality of life, clothes, holiday or birthday
- Household bills such as cable, telephone, internet, cell phone, auto insurance and auto repairs
- Vehicle purchase of one vehicle and auto insurance
- Pre-paid irrevocable funeral arrangement, burial and grave markers

PLAN|NJ serves in a fiduciary capacity providing trust administration of Third Party Trust and Self-Settled Pooled and Stand-Alone Trusts. Investment management is offered through experienced, certified financial managers. Oversight is provided by an Investment Committee that reports to our Board of Directors. Our staff are trained and educated in the administration of Special Needs Trusts, government benefits, as well as administration requirements and obligations specific to Special Needs Trusts federally and in New Jersey. Our nonprofit structure ensures that we focus on delivering mission-driven services, not shareholder profit, by providing oversight, budgeting, tax reporting, accounting, and coordination of benefits on behalf of our clients. PLAN|NJ offers transparency and accountability to our clients, their legal representatives and families. PLAN|NJ's published fee schedule, independent annual



“Each year, our outreach efforts reach thousands of people in New Jersey with vital information on the importance of estate and legal planning for loved ones with disabilities.”
— Liz Farishian, President, PLAN|NJ Board of Directors

audits, state annual accountings and financial statement reporting offer transparency and accountability to our clients, legal representatives and families.

Social Services Administration PLAN|NJ's Social Services Department guides families through the development of comprehensive future LifePlans for relatives with mental health challenges or those with intellectual, developmental or physical disabilities. The LifePLAN encompasses the legal, financial, medical, home and community supports needed to help loved ones thrive. It includes a holistic story of the individual, their support needs and preferences, housing and employment recommendations, interests, activities, hopes and wishes for the future, as well as the vision their family has for them. The document is updated regularly as needs and circumstances change to give future caregivers a full and up-to-date understanding. We also offer consultation services for siblings and other caregivers to improve their capacity to advocate. When the LifePlan is in place and the need arises to increase active support for an individual, we can provide an array of social services coordination and supports including Guardianship, Home Visits, Advocacy, and Representative Payee for Social Services Benefits. Brief stories best describe how our Service Coordinators encourage and advocate on behalf of people with disabilities and their families. **This year, we noted the following unique moments of the advocacy and care our staff provides:**

- Provided short term advocacy to help individuals find employment, apply for food stamps, Medicaid and rental/utility assistance
- Advocated for and accompanied clients to dental appointments, medical treatments and surgeries
- Arranged for clients to go on vacation with proper supports
- Assisted individuals to locate or re-locate housing to increase safety, reduce isolation, gain access to the outdoors and improve mobility
- Worked with day and employment programs to improve schedules for optimal health and wellbeing

Pro Bono Family Support Services We believe our services should be available to as many people as possible. When an individual lacks the means to pay for our services, we may still be able to help through our Pro Bono Family Support Services. We rely on foundation grants and individual donations to offset the cost of advocacy, life planning consultations and home visit monitoring as needed. Our Board and staff are committed to reaching underserved communities, particularly those with higher rates of under- or unemployment. We continuously seek grants and donations to expand these services and ensure we are building a culture of belonging in all our efforts.



"We knew nothing about planning for our son. Thank you for taking the time to answer all our questions – there were a lot!"

— Parent of a son with disabilities



"This legal and estate planning presentation was so helpful. I could hear it several more times to ingest all of the information I need to care for my son in the future."
— Parent of a young man with a developmental disability

Promises Kept: By the Numbers

At the heart of our work are the people we serve, who range in age from 4 to 84 and live with a variety of disabilities. This year we supported **4,079 people** through our professional services and educational programs, a number which is driven in part by a **7%** increase in trust administration clients and an **18%** jump in individuals receiving social services support. We are honored to be a resource for every generation in our community.

2005 >>>>>>>>> 2025

Trust Administration

- Served as Trustee for **722** Private and Pooled Special Needs Trusts, managing over \$170 million in trust assets for deposits from \$25,000 to \$5 million
- Increased successor Private and Pooled Trustee services for future administration to **373**

Guardianship

- Served as Guardian for **39 individuals**, promoting self-determination and supported decision-making with choice, dignity and respect

Life Planning

- Wrote **23 new LifePLANS**, describing individuals' preferences and needs, and the people and resources necessary to maintain a good life
- Secured **379 LifePLANS on file** for future advocacy and/or Guardianship services

Advocacy and Care Coordination

- Visited **79 people** each month in their homes, connecting and assessing wellbeing
- Provided time-limited advocacy for **53 people**, resolving concerns with service providers and governmental agencies



Pro Bono Family Support Services

- Supported greater independence and self-determination for **131 people** with Guardianship, Advocacy, Home Visit Monitoring, and/or Representative Payee for Social Security services
- Guided **341 families** with life planning consultations
- Delivered more than **1,342** hours of service at no cost to the individual or family
- Continued efforts to expand access to advocacy and other services in their communities



Education & Outreach

- Delivered **30 educational webinars** for **2,335** families and stakeholders
- Reached **2,000+ people** via the PLAN|NJ News newsletter twice during the year
- Grew and engaged PLAN|NJ's LinkedIn social media followers to share information and best practices with current and new partners and constituents
- Published Together We PLAN, an informational podcast series to engage those who want to learn more about the short- and long-term needs of people with disabilities through an audio-only format



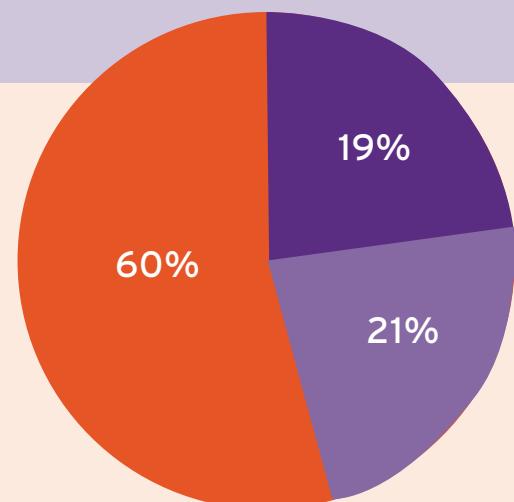
Leadership

- Co-chair, National Pooled Trust Standards Committee

Funding Sources

FISCAL YEAR 2025:
\$2,886,158

- Trust Fees
- Grants and Donations
- Service Fees



Event Highlights

Welcome
to our
new offices!

2025 was a year of celebrations and transitions.
Among the highlights:

- Ribbon-cutting ceremony held to commemorate new offices at Green Brook Business Park in Somerset County
- Ellen Nalven retired; Jason Miller appointed new Executive Director
- 5th Annual PLAN|NJ Family Night Out at the Somerset Patriots attended by 500+ family members and community partners



Thank you
for your
leadership,
Ellen!



Executive Director Jason Miller announced Ellen's Legacy of Love and Light Fund to support PLAN|NJ's pro bono services.



PLAN|NJ staff Andrew Zesk, Nicola Nero, Sharon Teague, Melanie Miquel, Terri Straub, Michael Bassani, Nadine Houston and Teresa Bierwisch.



Longtime colleagues Diana Etienne, Jesus Monteverde, David Hoff, Debra Lewis and Robin Murray.



Blues favorite Junior Mack provided music throughout the event.



"I am so grateful for the guidance on why a Special Needs Trust is important for my son. You break down the information in ways that are easy to understand. Thank you!"

— Parent of a young man with autism

5th Annual
PLAN|NJ
Family Night
Out!



Fun was in full swing for members of the PLAN|NJ Staff and their families during the Somerset Patriots game.



Service Coordinator Nathalie Santiago relaxed with members of the PLAN|NJ family.



Left, Ellen Nalven and Jason Miller with PLAN|NJ client; right, event sponsor Steve Loughran with his son and Jeffrey Condit.



Garry Wickham and Patrice Jetter, disability rights advocates featured in the award-winning documentary "Patrice: The Movie," enjoyed ballpark classics while taking in the game.

Standing Together in Changing Times: Please Make Your Most Generous Donation Today

People with significant disabilities face complex decisions and may be vulnerable without support. They may need help managing healthcare, finances or daily living. PLAN|NJ provides professional fiduciary and advocacy services to people with disabilities and their families. We also offer education and consultation to families and to human service professionals. Our services are essential to helping people with disabilities live healthier and more independent lives, and we cannot provide them without your help. Your tax-deductible donation will help us:

- Provide advocacy for access to public benefits and services at no cost for people with significant disabilities in need
- Promote better health and more independent living within communities
- Expand services to meet increasing demand

Shifts in funding policies and health standards are creating a challenging reality for individuals with disabilities. Changing support systems are leaving vulnerable people exposed to life altering decisions in so many areas of their lives, and they should not need to navigate these complexities alone.

Please, make your most generous gift today. Your gift will help more families answer the question, "Who will care for my loved one when I'm gone?" Your donation can help a person with a disability live in a home of their own, receive the services they need to live a full and independent life, and remain safe, healthy and connected to friends and family. Your contribution could also help the family of a person with a disability gain access to legal and social service guidance to care for a loved one, now and in the future.

Donate to Ellen's Legacy of Light and Love Fund!

The Fund celebrates the many meaningful contributions to PLAN|NJ made by Ellen Nalven, Executive Director (now retired). Her leadership and dedication have been a beacon of inspiration; she champions the values that define PLAN|NJ and we are proud to continue her work as we move forward.

Your donation, no matter big or small, benefits PLAN|NJ's Family Support Services, which is pro bono advocacy for those who have lived beyond the life of their Special Needs Trust or who have no family to support them. Together we can make a lasting impact on the lives of people with disabilities. To donate, please visit our website at <https://plannj.org/donate/>.

Thank you!

- Liz Farishian, President, PLAN|NJ Board of Directors

PLAN|NJ Key Staff

Jason Miller, Executive Director, 20 years



Nancy Dilliplane, Senior Director of Trust Services, 25 years

Melanie Miquel, Director of Social Services, 8 years

Nicola Nero, M.S., Assistant Director of Social Services, 7 years



Kerry Lee, Director of Operations, 7 years

Ryan Camales, MACC, Accounting Manager, 8 years

Roberta Lee, Office Manager, 24 years



Total number of employees: **20 full time, 9 part time**

Employees with 5-10 years of service: **9**

Employees with 10+ years of service: **10**

PLAN|NJ Board of Directors

Elizabeth G. Farishian, RN, MA,
President



Joseph B. Young, Esq., Vice-President
Thomas J. Zesk, Treasurer
Carla Ponn, Secretary
Peter A. Phillips, CPA, Immediate Past President



Peter A. Phillips, CPA, Immediate Past President
Linda Buch, RN, BSN
Goldie Ellis, MPA, Director Emeritus
Theodore R. Goyins, Jr.
F. Gary Knapp, CFA
Giselle Lassalle
Beth C. Manes, Esq.
Kristi Phillips, M. Ed.
Jeremy Rosenbaum, JD
William Spiro
Louise A. Tagliareni, RN, MSN



Corporate and Foundation Partners

Bank of Princeton
Robert and Joan Dircks Foundation, Inc.
E.J. Grassmann Trust
Hyde & Watson Foundation
Karma Foundation
New Jersey State Bar Foundation
Fred C. Rummel Foundation
Arnold A. Schwartz Foundation
Tyler Foundation
Jerome G. & Annette S. Zimmerman Foundation

Family Night Out Somerset Patriots Sponsors

Linda & Ray Buch
Richard & Nancy Brail
Bruce & Mary Dalziel
Crystal Edwards
Theodore & Victoria Goyins, Jr.
MassMutual
Peapack Private Wealth Management
Carla Ponn
William Spiro
True Link Financial
Wiegner, Loughran, Condit and Associates
Tom & Lorrie Zesk

Directory of Attorneys

Begley Law Group PC
Butrym & Cassavell, P.C.
Law Offices of John W. Callinan
Casha & Schissler, LLC
Law Office of Kathleen Scott Chasar
Cole Schotz PC
Law Offices of Gary Cornick LLC
Edwards Estate & Elder Law
Fendrick Morgan LLC
Fink, Rosner, Ershow- Levenberg Marinaro, LLC

Friedman Law
Gebhardt & Kiefer PC
Greenbaum, Rowe, Smith & Davis LLP
Hartmann Doherty Rosa Berman & Bulbulia LLC
Hauptman & Hauptman PC
Hinkle, Prior & Fischer
Laddey, Clark & Ryan LLP
Lambariello Smith & Speed LLC
Lyons & Associates, PC
Mandelbaum Barrett PC
Manes & Weinberg LLC
The Matus Law Group
Meyerson, Fox & Conte PA
Norris McLaughlin PA
Parles Rekem, LLP
Pisciotta & Menasha LLC
The Pollock Firm LLC
Porzio Bromberg & Newman
Price & Price LLC
Rhone Bryant LLC
Timothy Rice Estate & Elder Law
Schenck, Price, Smith & King LLP
Serra Law Group
Slovak, Baron, Empey, Murphy & Pinkney LLP
Vanarelli & Li LLC
Weiss Law LLC

Individual Donors

Geoffrey Allen
Diane & Sandy Andrick
Doug Baker
Irma Ball
Jeff Ball
Phillip Ball
Robert Ball
Thomas Begley, Jr.
Deborah Bejar
Teresa Bierwisch
Carmelita Blackford
Barbara Bonnet
Richard & Nancy Brail
Linda & Ray Buch
Elaine & Peter Buchsbaum

Marie Burke
Herschel & Leslie Burstyn
Eleanor Byra
Michael & Sharon Byrne
Gary & Susan Calabrese
Barbara Ciechacki
Rich & Pat Collom
Patricia E Colucci
Bruce & Mary Dalziel
Kitty Dalziel-Sanders
Sally Danley
Renee Denny
Douglas & Beth Eppinger
Danielle Escobar
Elizabeth Farishian
Joan & Stanley Fehder
Judy & Ken Giacin
Anne Gianacakes Burke
William Gilbert
Nancy Gittelson
Susan Goldring
Theodore & Victoria Goyins, Jr.
Milton Hall
Keith Hocter
David Hoff
L. Randolph Hood
Denise & James Houghton
Linda & Richard Isaac
Richard & Virginia Jennings
June Jones
Unkyu Kim
Charles & Virginia King
John Kraushar
Benedetta Lambert
Steven Lavorgna
Kerry & Lori Lee
Herbert Lev
Chen Li
Irene Lieberman
Beth Manes
John Marsland
James & Susan McCormick
Michael McGarry
Jason Miller
Sarah Mitchell
Leslie & Stuart Mitchner
Patricia Morigi
Drew & Liana Moss
Ellen Nalven
Hilary Nalven
Suzanne Nimaroff
Carlos & Mary Parral

Roselyn Patterson
Kristi Phillips
Peter & Judy Phillips
Kelly Piacenti
Fred & Debra Pucci
Carla Ponn
Rita Read
Terri Rolls
Jeremy Rosenbaum
Joan & Stanley Rubin
Merlin & Angela Salinger
Barbara Sandstrom
Mary Anne Sawyer
Richard Schickler
Morrissa Schiffman
Joseph & Linda Silver
Anne Sorenson
Monica Sosnowitz
William Spiro
David & Helen Steinberg
Louise Tagliareni
John & Regina Tegeler
Nina Weiss, Esq.
Angela Whitehead
Shirley Whitenack
Matthew Widjaja
Jean Wiegner
Phil Wisoff
Joseph B. Young, Esq.
Tom & Lorrie Zesk
Daniel Ziskin
Joel & Sharon Zucker
Robert & Peg Zukowski



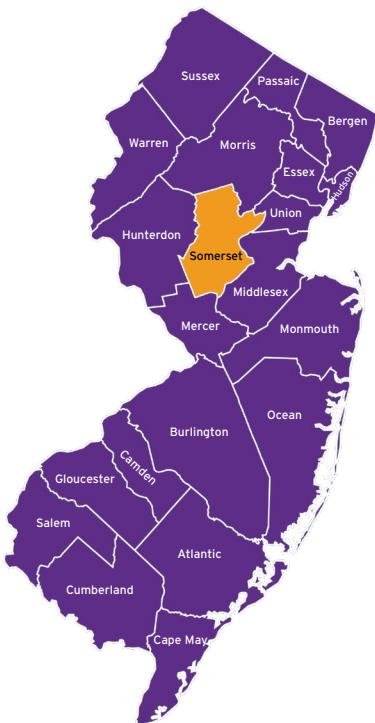
The PLAN|NJ 2025 Annual Report is produced with support from the New Jersey State Bar Foundation.

Design: R studio T, New York, NY • **Printing:** Gregory Press, Kenilworth, NJ

Photos: Cover, clockwise from left: PLAN|NJ service coordinator visits with a PLAN|NJ client; another rep's his favorite baseball team; father and son enjoy an afternoon out at the park. Credits: Frank DiGiovanni Photography, iStock Photo, PLAN|NJ families. Used by permission. • **Map:** Shutterstock, New York, NY



Birthdays provide a perfect opportunity to celebrate PLAN|NJ clients.



PLAN|NJ serves people with disabilities and their families in all 21 counties of New Jersey. We offer fiduciary and social supports to individuals who live with a range of physical, intellectual, developmental, and mental health challenges, helping them live healthier, safer, and more meaningful lives. No matter where you live, we can visit your loved one, and we can help. **Contact us today to learn more.**



Planned Lifetime Assistance Network of New Jersey
P.O. Box 706 Green Brook, NJ 08812 • (908) 575-8300
Fax: (908) 927-9010 info@plannj.org www.plannj.org

We've
Moved!