



Joel P. Dettwiler, ChSNC® | Quantum Group

Founder | Financial Advisor | Special Needs Consultant

Financial & Disability Planning for Families in Transition

Welcome

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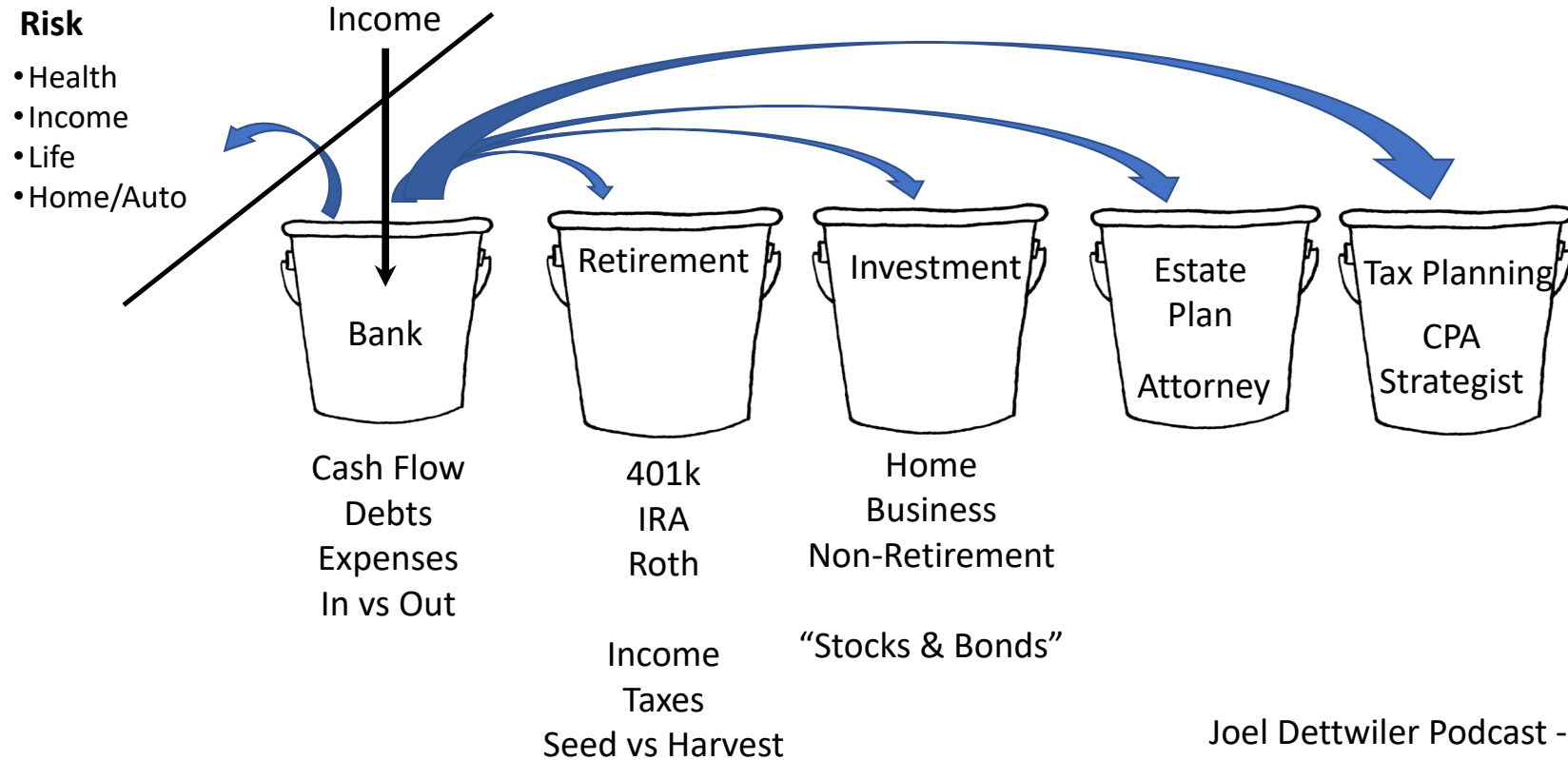
Our Story



Begin with the End in Mind
and
Take care of YOU first

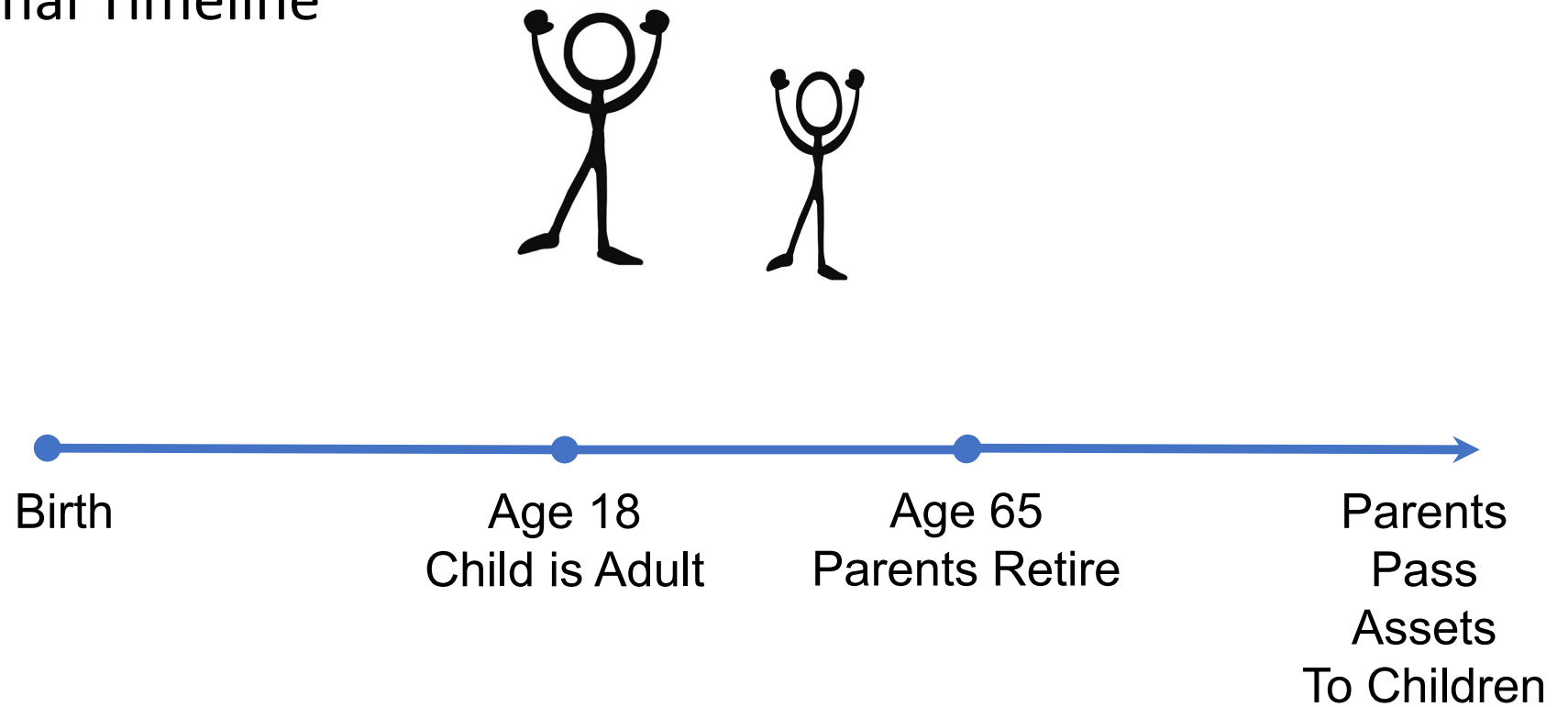


Taking care of your Financial Plan

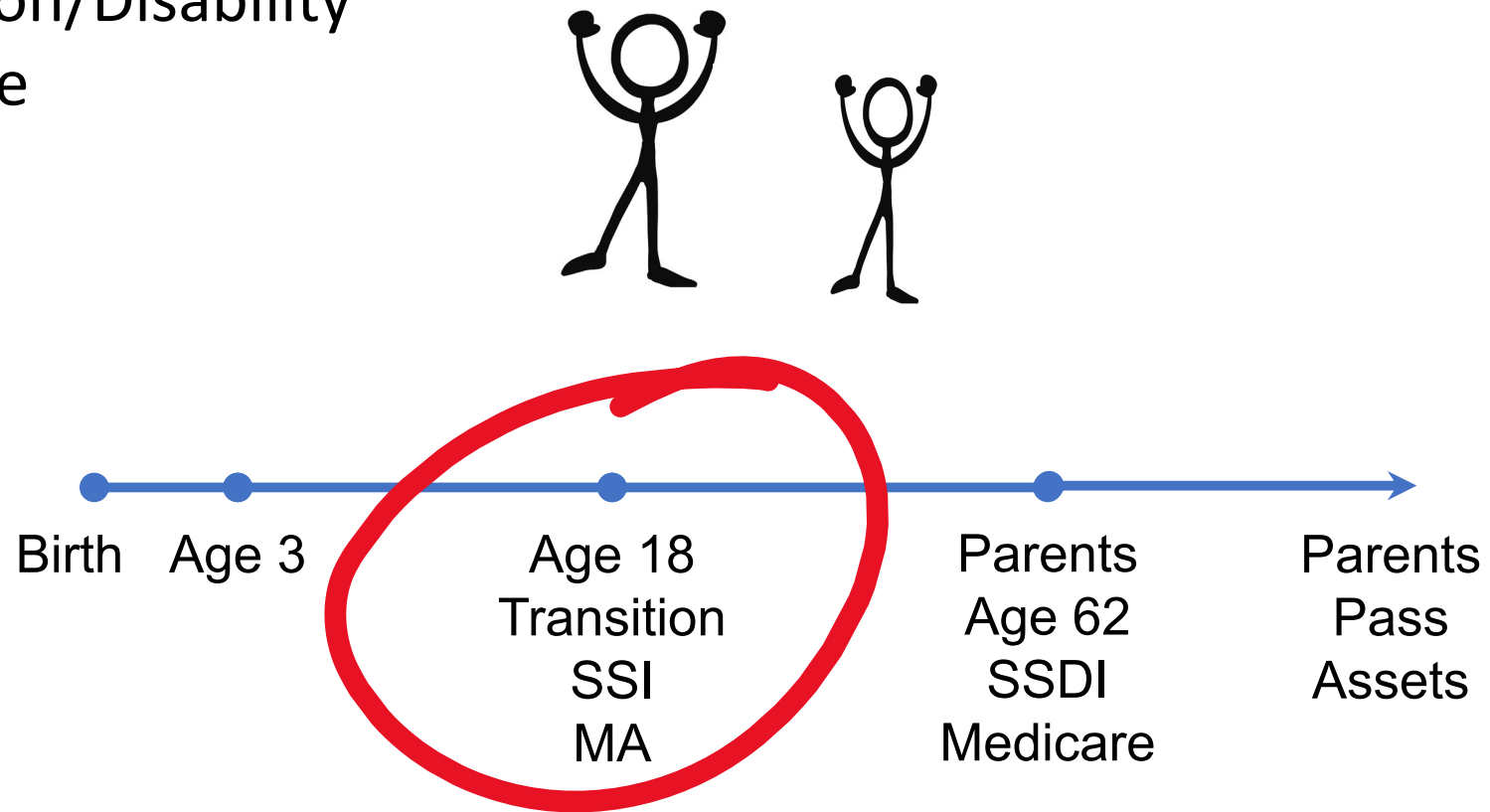


Joel Dettwiler Podcast - Buckets
YouTube: Quantum Group Planners
<https://youtu.be/VFUmU8aZqTY>

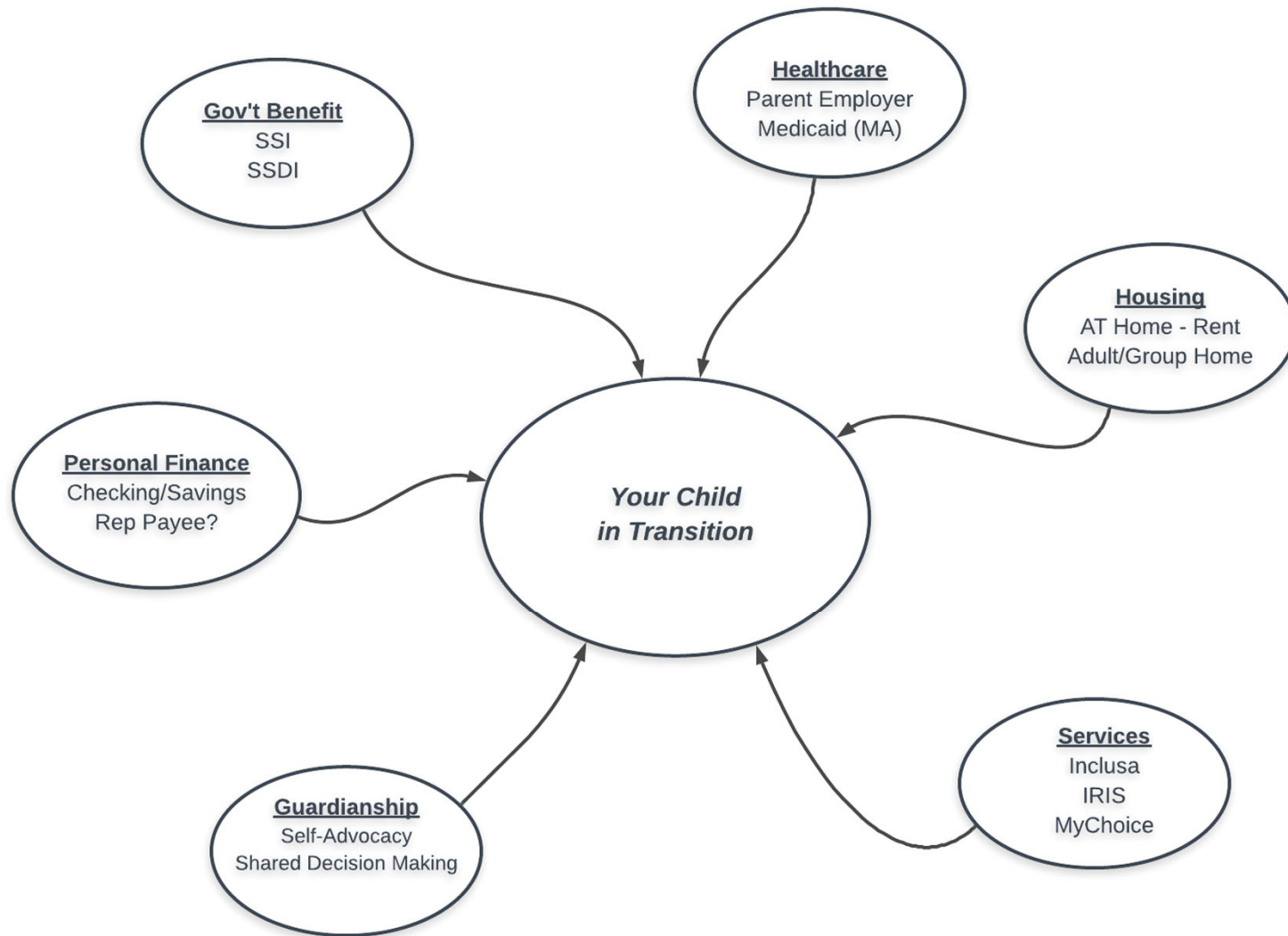
Traditional Timeline



Transition/Disability Timeline



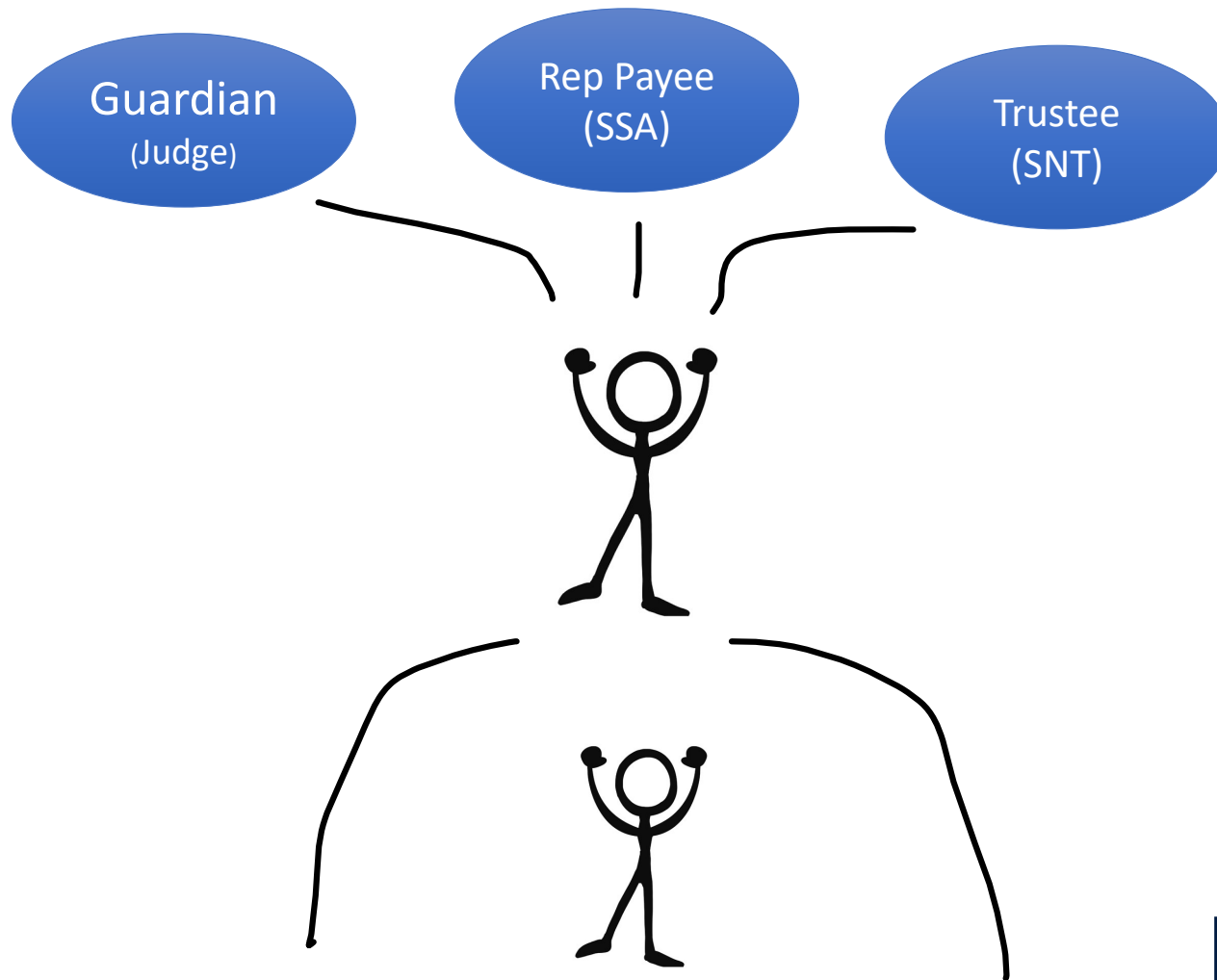
Transition/Disability “Buckets”

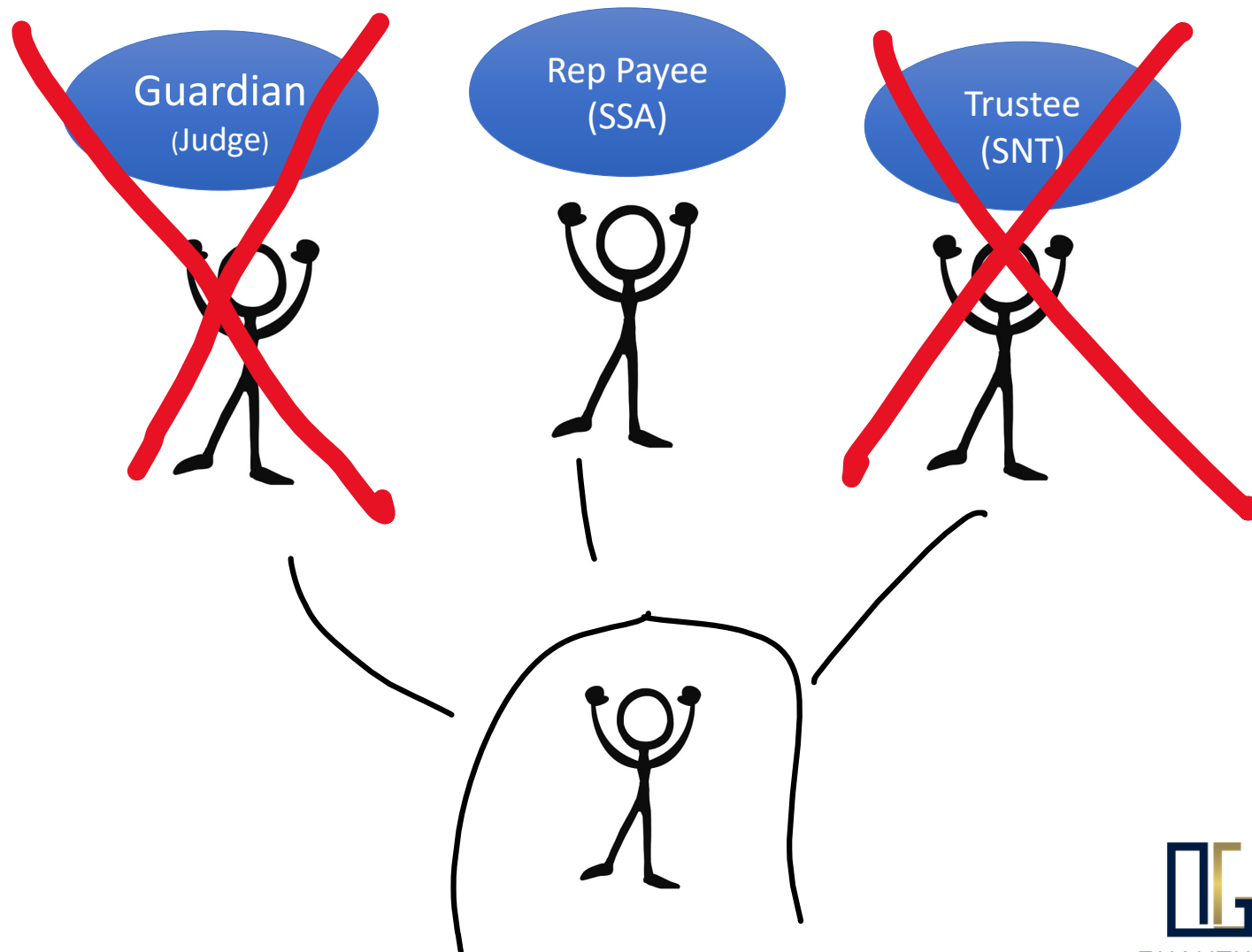


Guardianship/Shared Decisions

- Who's the Decider?
- Who's responsible for the money?
- Who's has signing power?
- Who can create accounts?







Federal Government Benefits

- SSI – Social Security Income
- Food & Housing
- When to Apply
 - Before 18 – Based on Household
 - 18+ - Based on Individual
- Decreases with Income
- SSDI – Usually not in Transition
 - Later in Life, Different Rules



Healthcare/Services

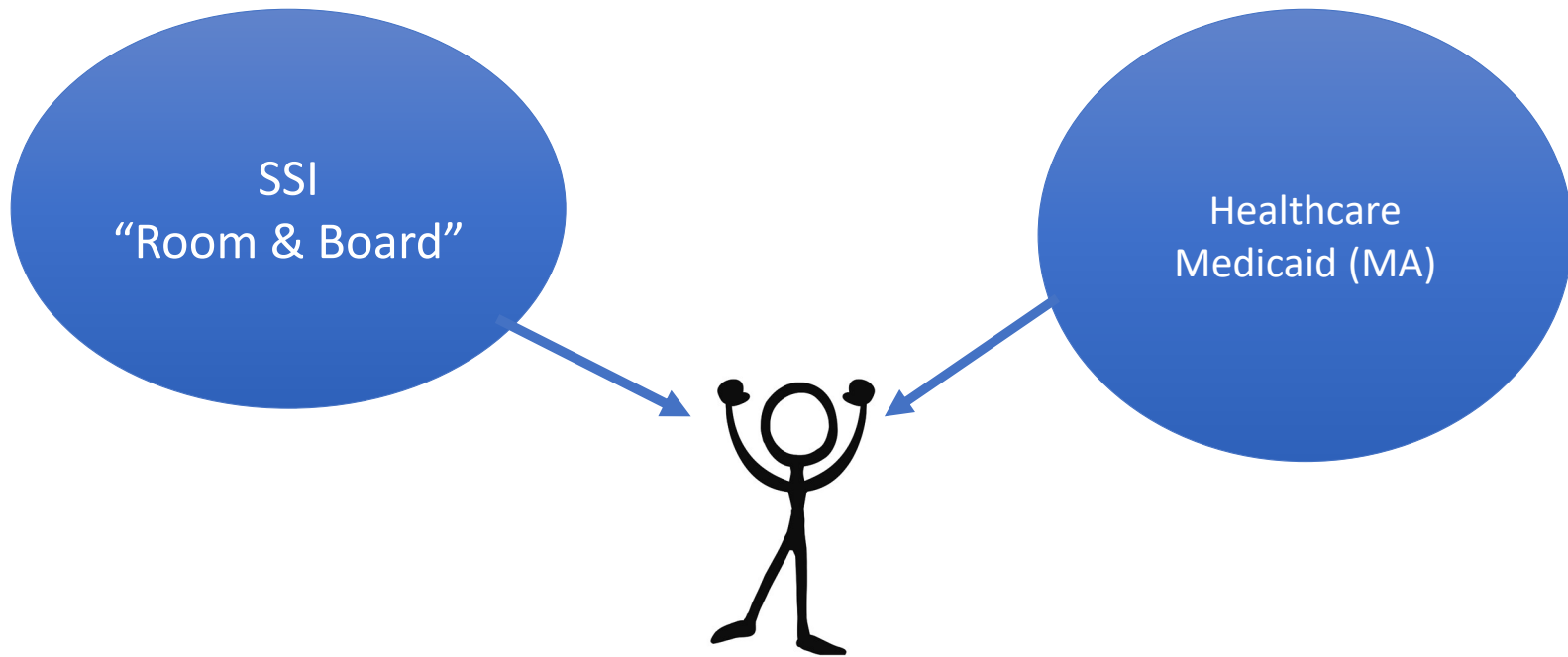
- What is your family's primary care?
- Who pays first?
- Usually care until 26, but...
- Applying for Medicaid to Qualify
- Services
 - Self Direct or Service?
 - Ala Carte or All Inclusive?



Housing

- Living at Home
 - Paying Rent
- Adult Home/Group Home
 - Services
 - Paying Rent

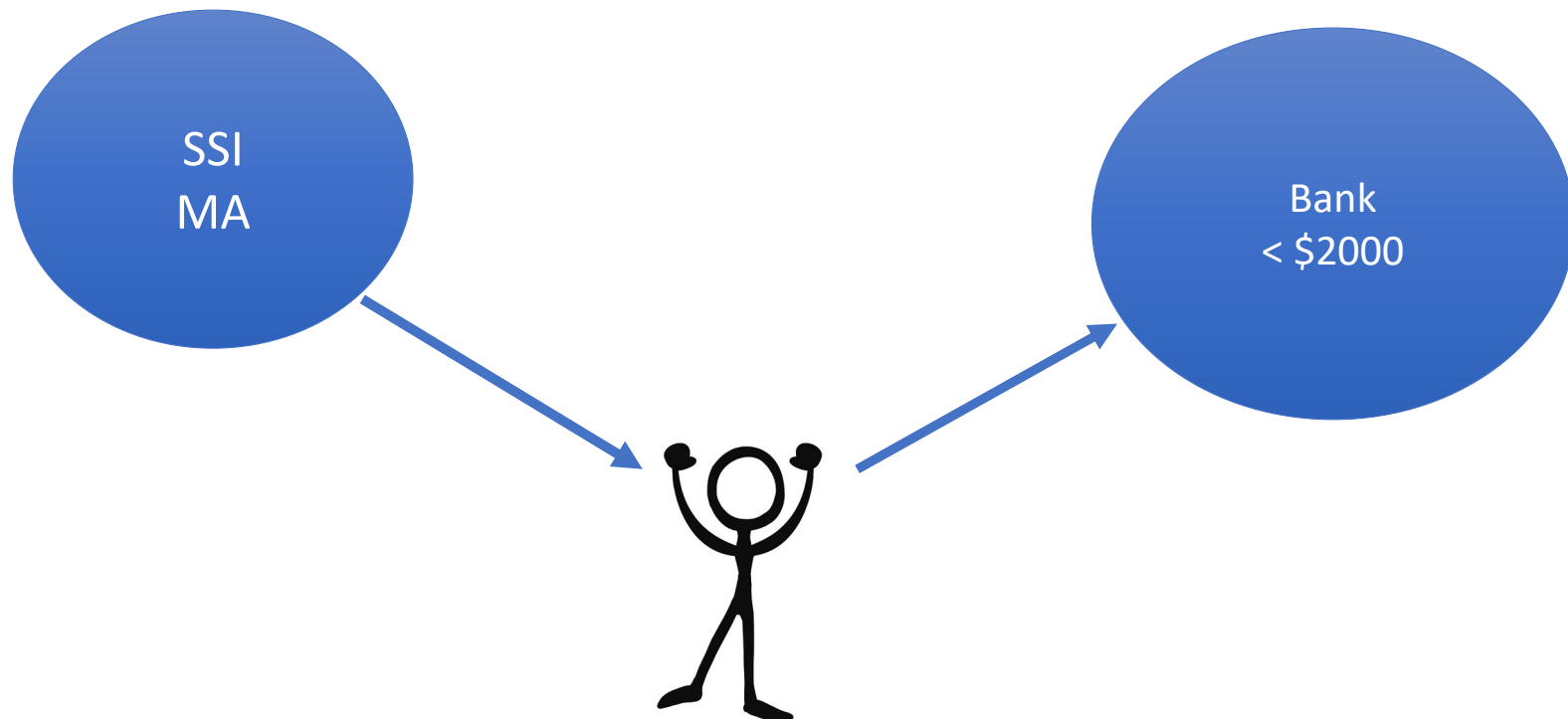




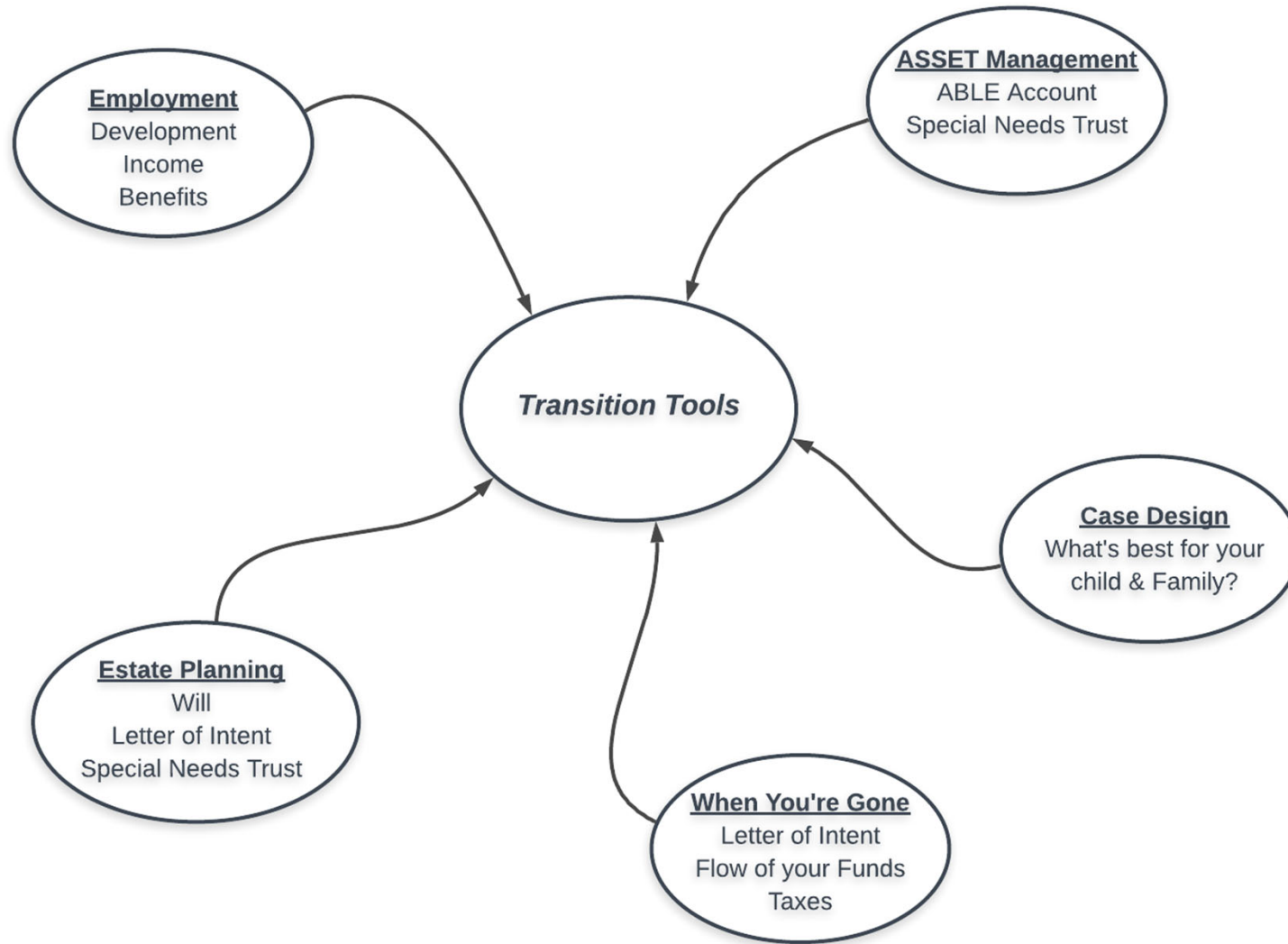
Personal Banking/ASSETS

- Who's on the Accounts?
- Debit Card?
- Access/Monitoring?
- Less your child, more other people.
- "Allowable Expenses"
- Rep Payee – Service or You manage?
- **\$2000 Asset Limit**





Transition/Disability Financial Tools



Employment Benefits

- Workforce Development
- Income!
- MAPP Program
 - Asset Limit Game change
 - **\$15,000**



Employment Pitfalls

- Employer Retirement Accounts
- Rollover Retirement Accounts
- Year End Bonus

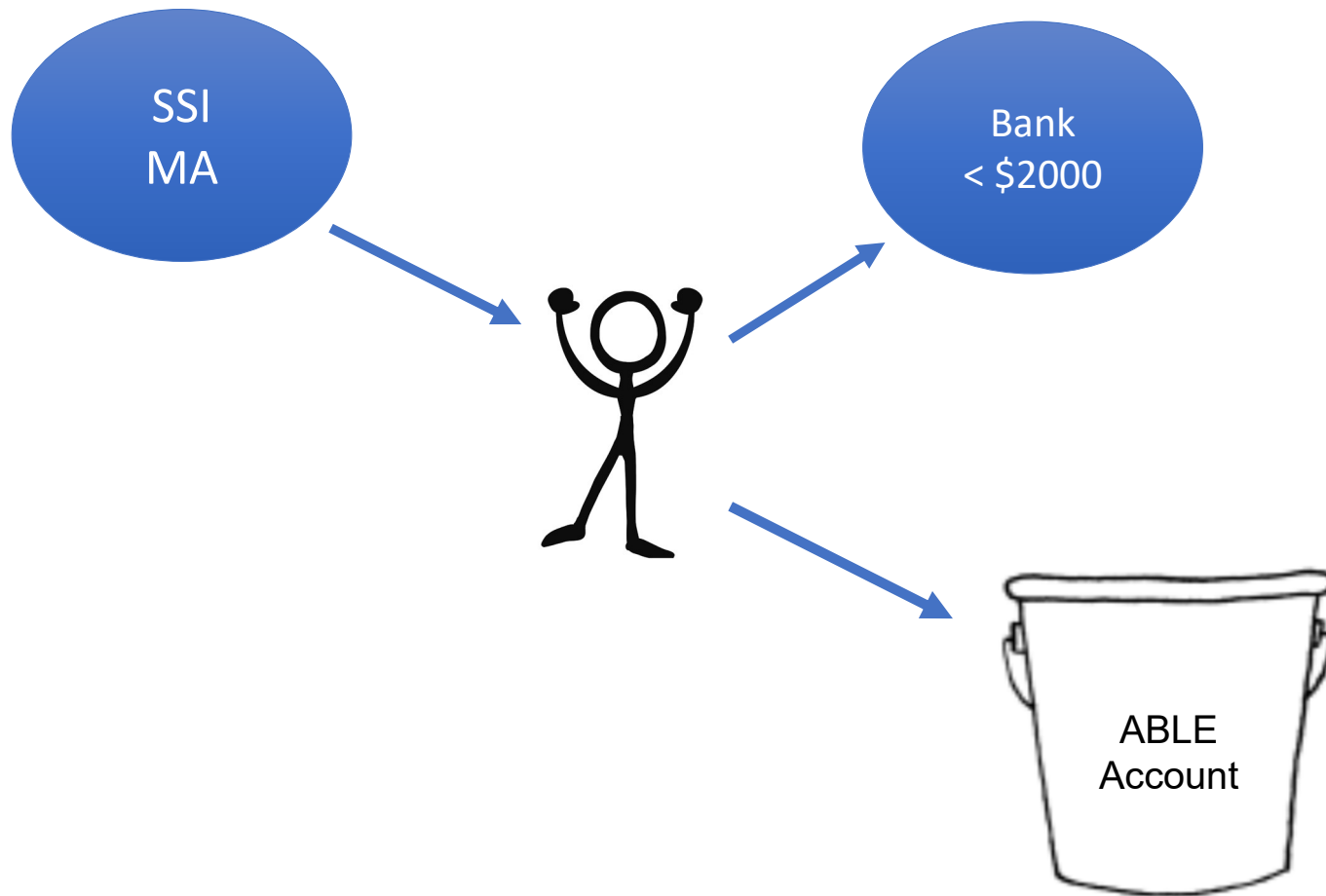


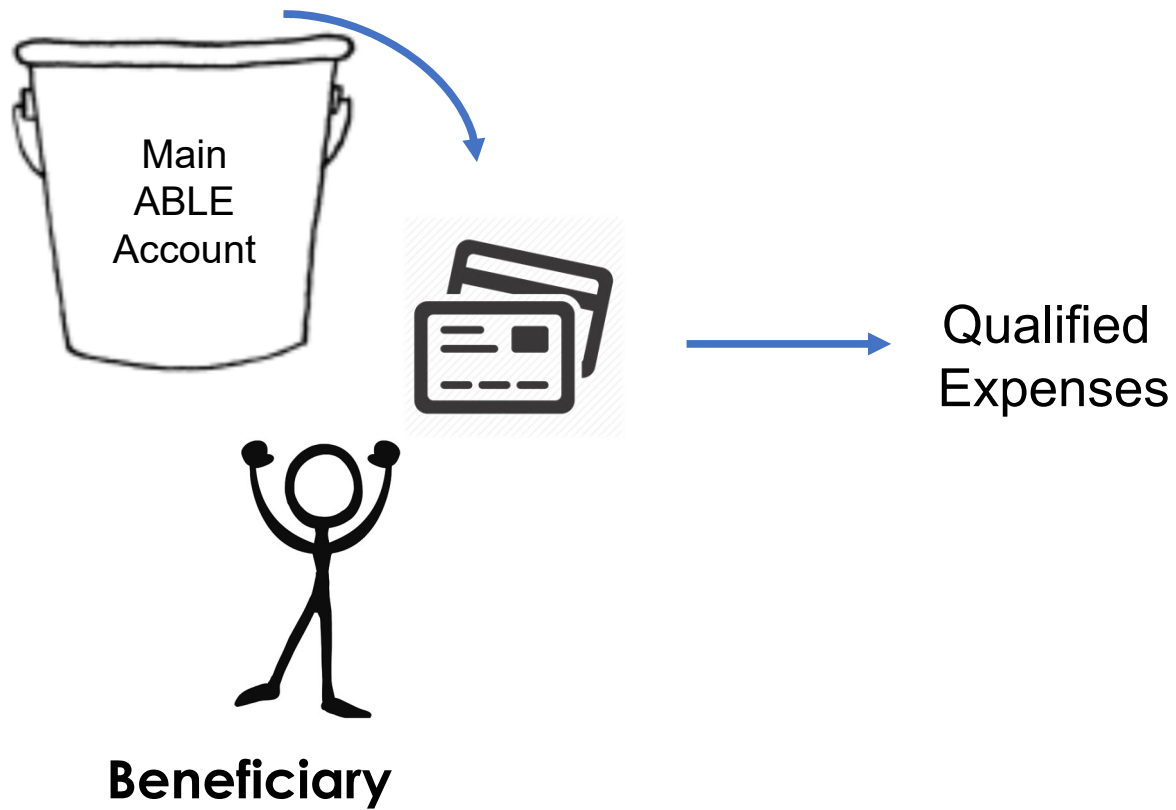
ABLE Accounts

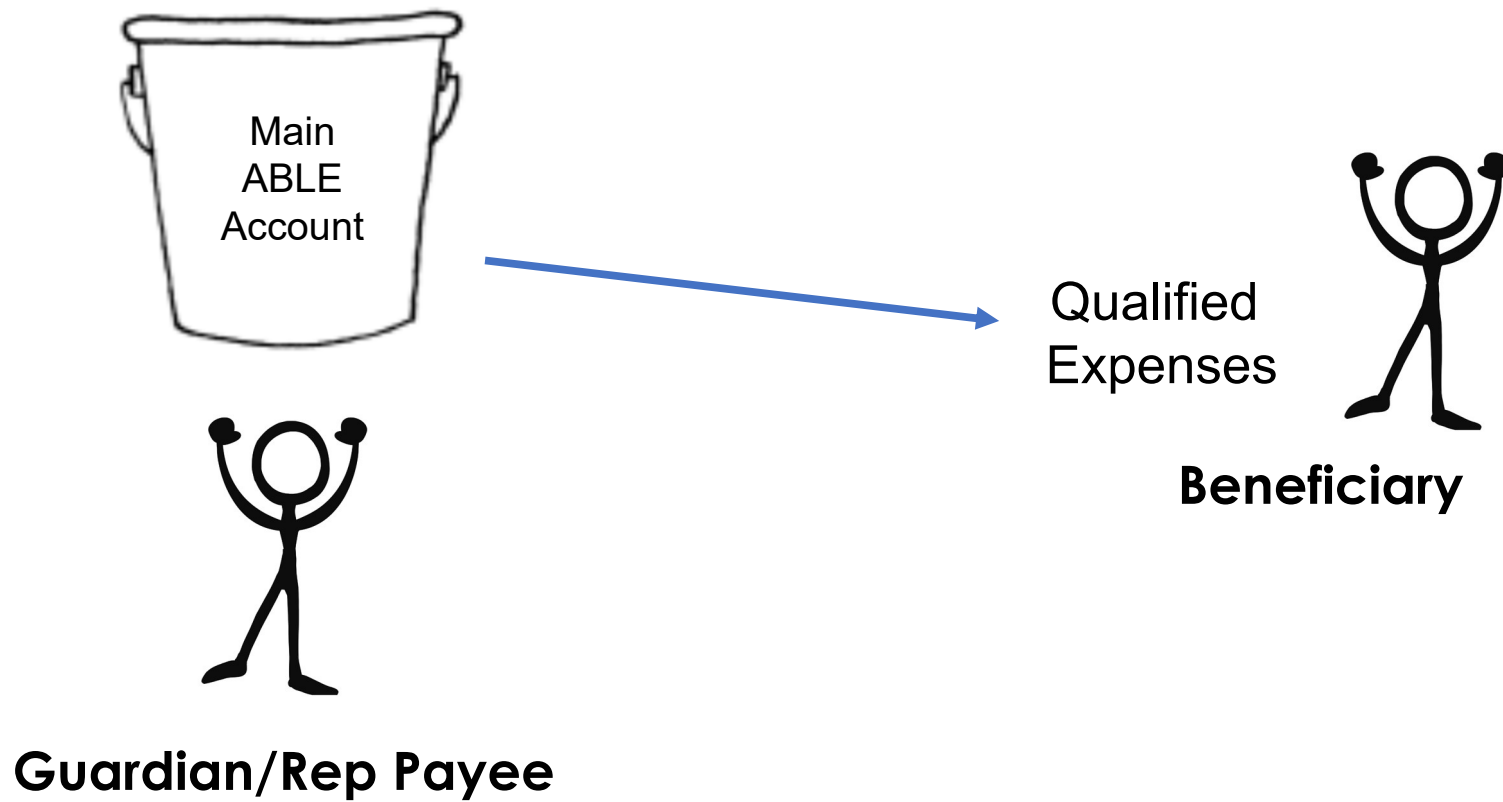
- Non- Countable Account for Assets
- \$15,000 - \$26,000 of “storage”
- Tax Free Growth & Distribution
- Has limits

Joel Dettwiler Podcast – ABLE Accounts
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<https://youtu.be/BBOzoQlLj0o>





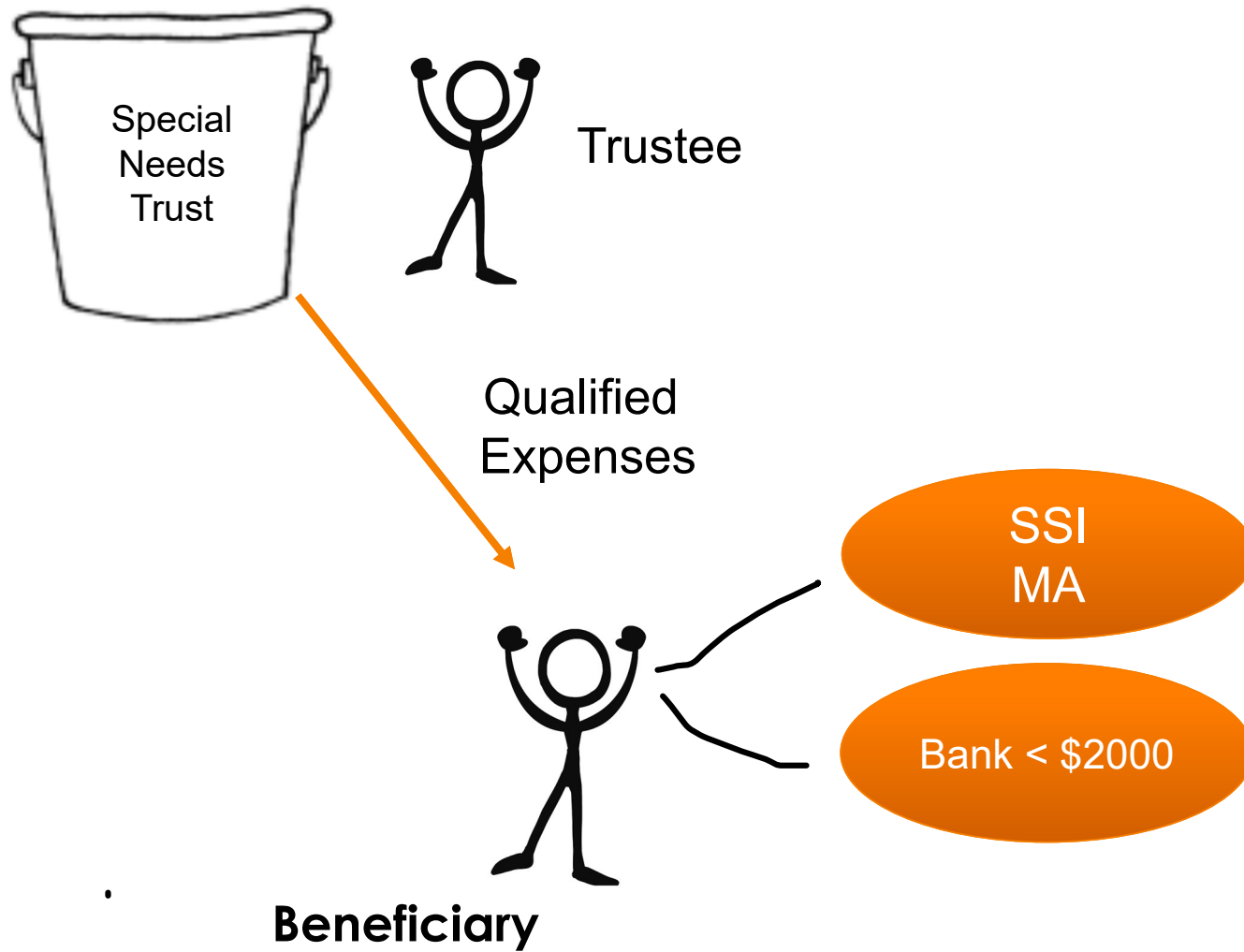




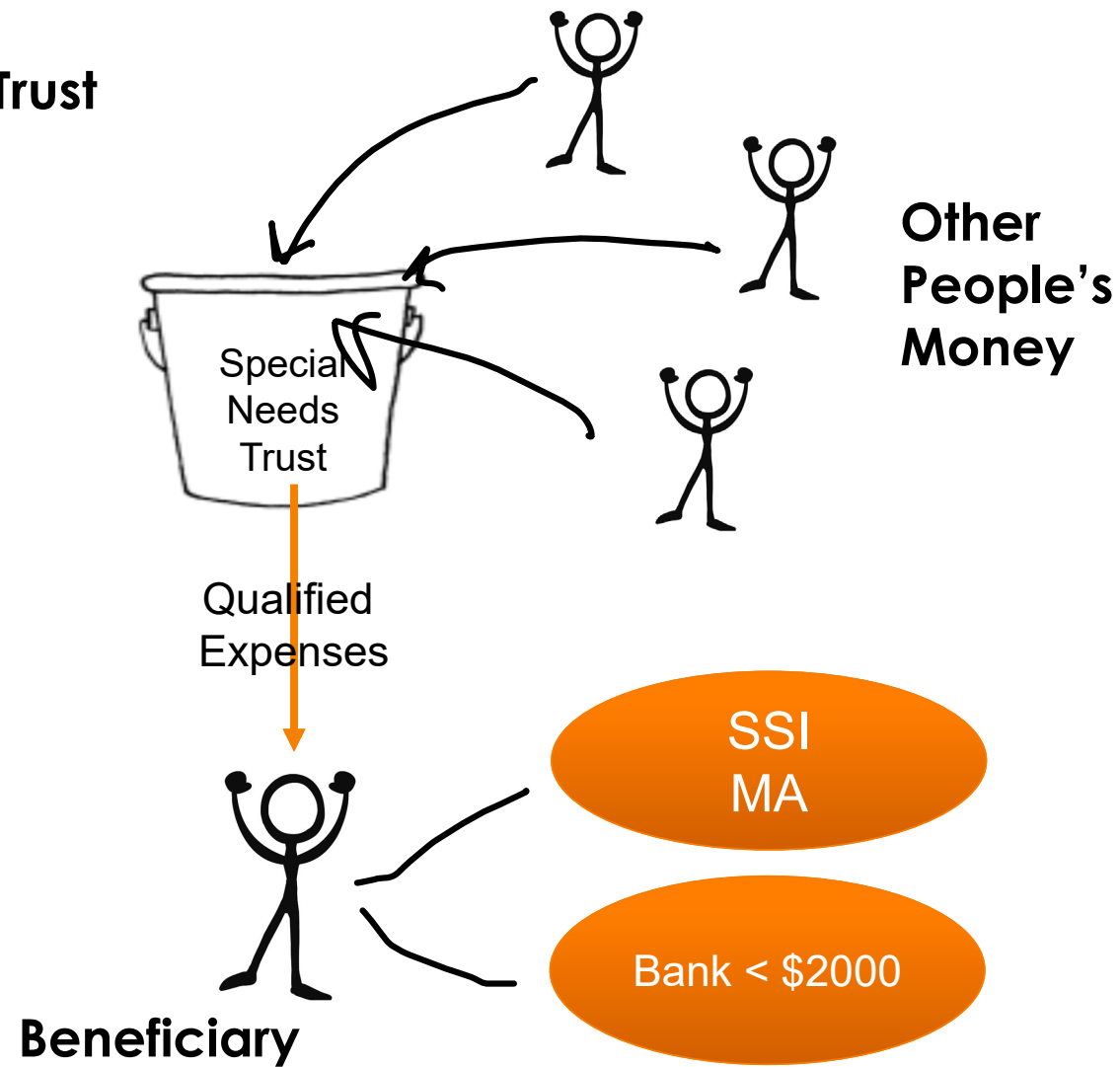
Estate Planning/When You're Gone

- Have a Will
- Have Directions of care and finance
 - Letter of Intent
- Have a Special Needs Trust *at the right time*
- **Have your beneficiaries completed and correct**
- **A Flow of Funds Plan saves money**

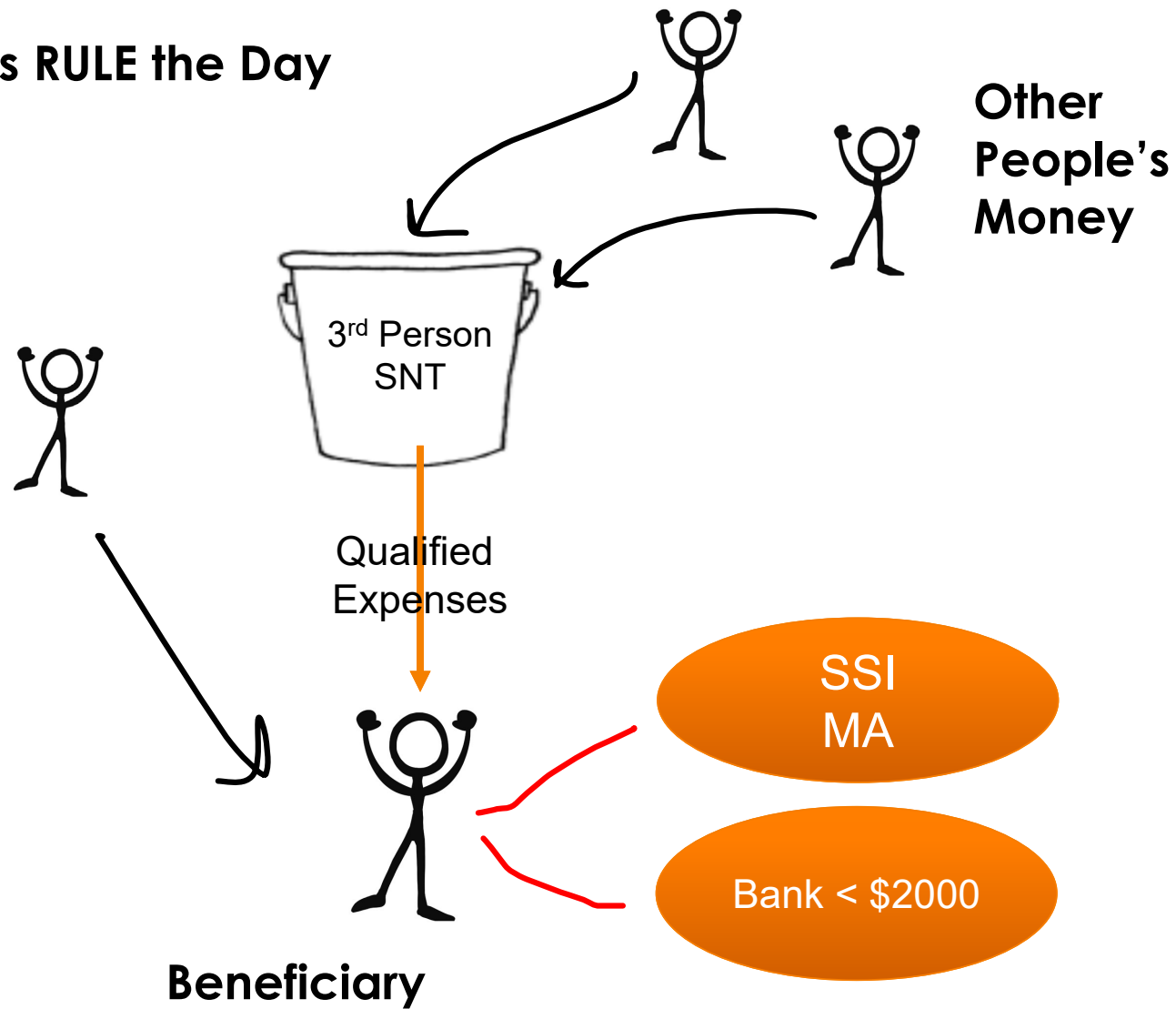




Third Party Trust



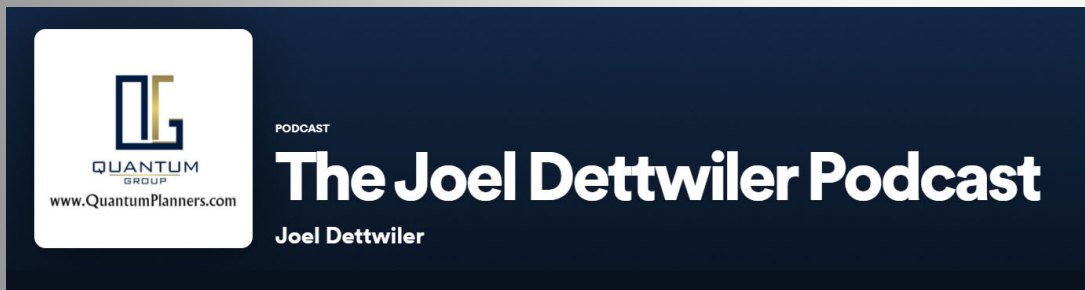
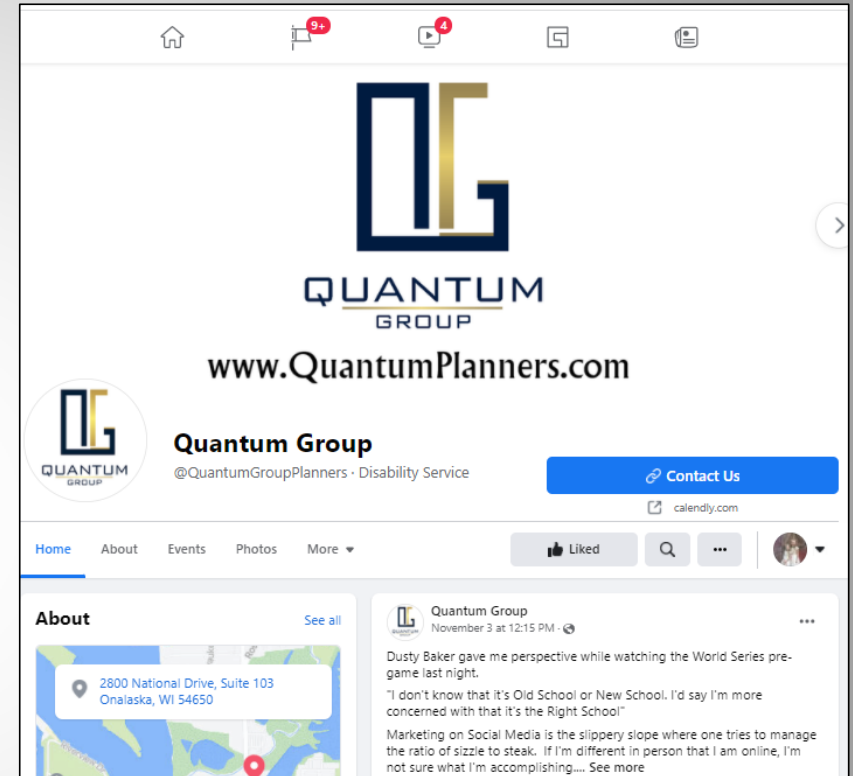
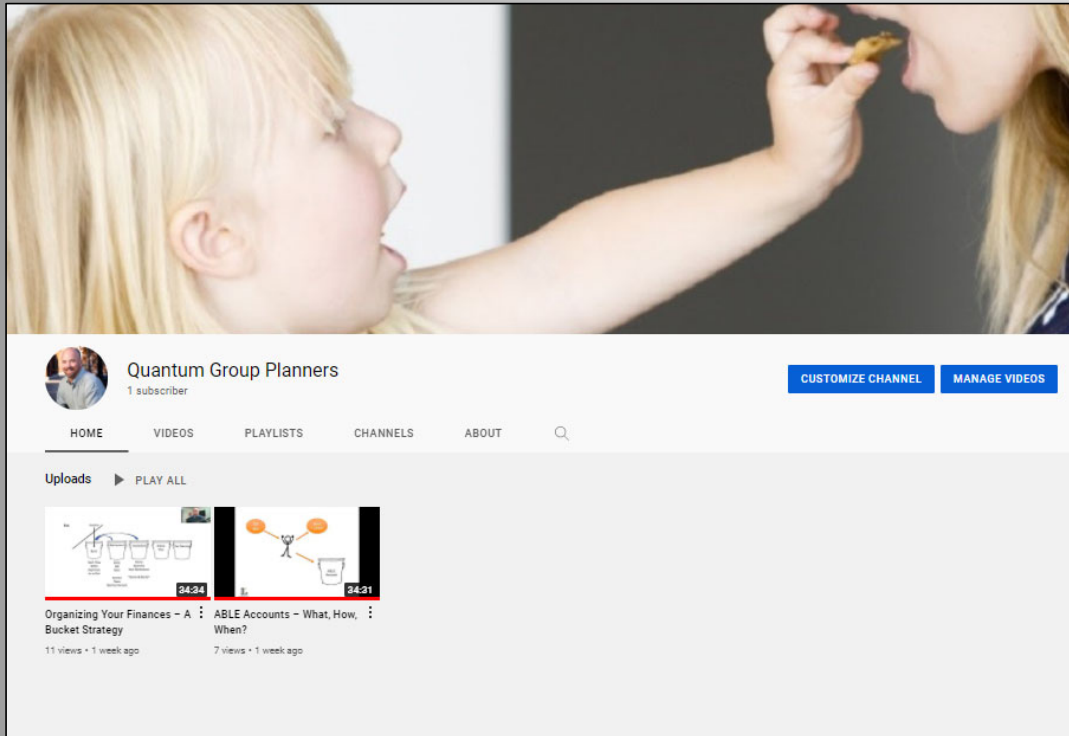
Beneficiaries RULE the Day



Case Study



David is eligible for an ABLE account but does not current have one in place. David was recently in a car accident where he was injured. He received a personal injury settlement on December 15th for \$30,000.



www.QuantumPlanners.com





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