Consolidated Planning Group

Managing Wealth and Protecting Tomorrow

Key Steps to Transition Success

Special Needs Planning

Who We Are and What We Do

Compassionate, Specialized Expertise

A holistic Special Needs Financial Planning firm dedicated to providing compassionate guidance to families across the U.S. We truly understand the unique challenges you face.

Experience You Can Trust

You can feel confident knowing we bring over 30 years of experience in fully licensed Insurance and Financial Services to your family's plan.

Highly Trained Professionals

We are dedicated professionals who go the extra mile. Our advisors are Chartered Special Needs Consultants (ChSNC), members of the Special Needs Planning Academy, and Nationally Certified Social Security Advisors—all focused on your family's unique situation.

Comprehensive Help for Your Family's Future

We Partner With You On:

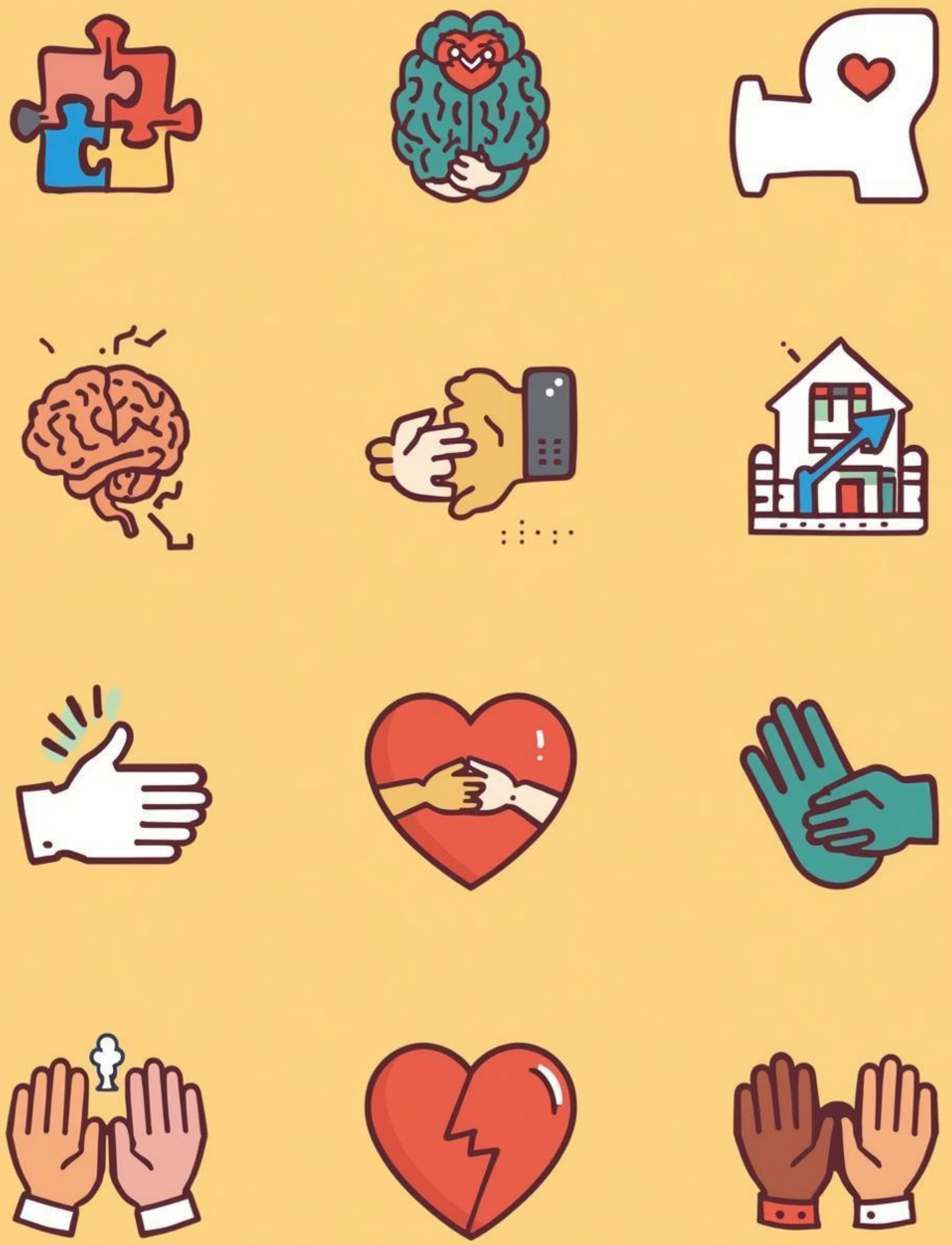
- Lifetime Care and Protection Plans
- Transition Planning and ABLE Account Strategy
- Future Cost of Care Estimation
- State and Federal Benefits and Local Resources
- Advocating for and Educating Families

We Are Rare Experts: Fewer than 0.1% of all U.S. financial advisors specialize in Special Needs Planning.

Developing a future care plan answers critical questions today.

Key Concepts for Supporting Your Child

- Explore Options Early: Research post-high school educational and vocational paths now.
- Tour Opportunities: Visit transition programs and residential communities. Waiting lists can be long—plan early!
- Name Caregivers Thoughtfully: Carefully consider the implications before naming siblings as future caregivers.



Transition periods to think about

Turning 18 years old

Leaving High School

Leaving the parents' house

When the parents are gone

The Foundation: Where to Start

The transition to adulthood is a journey, not an event. Use these four pillars to build your roadmap.

1. Define Your Vision

Before diving into legalities, take time to dream. What does a "good life" look like for your loved one?

- Consider: Housing, social life, employment, and daily support.
- The Goal: Aligning your financial plan with the actual lifestyle you envision.

2. Develop a Letter of Intent (LOI)

Think of this as the "instruction manual" for your child's life. Unlike a will, it's a living document that captures the "heart" of their care.

- Include: Medical history, daily routines, likes/dislikes, and key contacts.
- Value: It provides immediate clarity for future caregivers if you are no longer able to provide support.

3. Build Your Professional Dream Team

Don't do this alone. You need two specific experts in your corner:

- Special Needs Financial Planner: To help you model "the gap" between government benefits and the actual cost of your vision.
- Special Needs Estate Attorney: To draft the Third-Party Special Needs Trust and ensure your language doesn't accidentally disqualify your child from SSI or Medicaid.

4. Gather Necessary Planning Documents

Organization is the enemy of chaos. Create a central "Transition Binder" or secure digital folder.

- The Checklist: IEP/ITP records, diagnostic reports, social security statements, guardianship or power of attorney papers, and insurance policies.

Why do we need a Letter of Intent?

Continuity of Care: It minimizes the "trial and error" period for a new caregiver. Instead of guessing what a child likes for breakfast or how they react to loud noises, the caregiver has the answers on Day 1.

Guidance for Trustees: A successor trustee might know how to manage money, but they may not know that the beneficiary's quality of life depends on attending a specific summer camp or having a certain brand of sensory-friendly clothing.

Peace of Mind: It documents the "unwritten" knowledge that only a parent or primary caregiver possesses.

What to Include:

Section	What to Capture
The Basics	Full name, SSN, nicknames, and a brief family history.
Medical & Health	Detailed diagnoses, medications (including how they are administered), allergies, and preferred hospitals/doctors.
Daily Routine	A "day in the life" from waking up to bedtime. Include hygiene habits and favorite (or hated) foods.
Behavior & Mood	Triggers for anxiety, soothing techniques, and "non-verbal cues" (e.g., "If he pulls his ear, it means he has a headache").
Education & Work	IEP history, current school/vocational program, and career aspirations or favorite tasks.
Social & Fun	Hobbies, favorite movies, traditions (like birthday rituals), and friends they love to see.
Future Vision	Where you hope they will live (group home, with a sibling, etc.) and your dreams for their adulthood.

Avoiding Common Planning Pitfalls:

How to Protect Your Child's Benefits

1. **Separate Assets:** Keep personal and "special needs" funds clearly delineated to avoid asset-limit disqualification.

2. **Remove Direct Designations:** A direct beneficiary designation is an "automatic transfer" that can instantly stop government benefits. Use a Trust instead.

3. **Coordinate with Extended Family:** One unplanned inheritance can undo years of planning. Ensure all family members know to name the Special Needs Trust in their wills.

4. **ABLE or Special Needs Trust: BOTH!!** These tools work well together to help save for the future and cover expenses without jeopardizing benefits.

5. **Understand the Benefits:** It's important to know which benefits you qualify for and know the criteria to prevent making any disqualifying mistakes.

Timeline of Benefits

Diagnosis

Work with your doctor to be sure everything is documented

Waiver Programs

Apply for State Waiver Programs as soon as you know there's a need

SSI

Most children will not qualify for SSI until they are 18 years old

SSDI

When the PARENT turns on Soc. Sec. benefits, the child will also get a benefits

How to get on the State Waiver Wait List

Do this ASAP!

- MDCP, CLASS, and DBMD: **Call: 1-877-438-5658** or apply online
- HCS, TxHmL, and CFC: **Call 211** or Contact your local intellectual and developmental disability authority (LIDDA) ****You MUST call****
- Star Plus: Call: 1-877-782-6440 or online

To find out who your local authority is go to:
https://apps.hhs.texas.gov/contact/search.cfm

Online--

YourTexasBenefits.com

SSI VS. SSDI

💰 SSI Benefits: Key Facts

- **Supplemental Security Income**
- **Funded by Taxes:** SSI is a public assistance program funded by U.S. General Tax Revenues (not the Social Security Trust Fund).
- **Needs-Based:** Eligibility is based on financial need; it does not require any prior work history or payment of FICA taxes.
- **Income & Asset Tested:** Pays monthly benefits to disabled, blind, or elderly individuals who have limited income and limited resources.
- **Strict Resource Limit:** The maximum countable resource limit for an individual is $2,000 (or $3,000 for a couple). Crucial planning component.

SSI Eligibility

For 2026, Substantial Gainful Amount is $1,690
For blind applicants- $2,830

- Considered “Disabled” by SSA
- Under $2,000 in assets
- Working less than SGA
- 1 car and 1 house are allowed

SSI: Timing and Application Date

- **File for SSI:** Apply in the month following their 18th birthday to establish the earliest possible protective filing date.
- **Tip:** Schedule the required interview a few months in advance for a date after the 18th birthday.
- **Backdating:** Applying promptly (even completing just the online Adult Disability Report) saves the application date and ensures benefits are backdated to the earliest possible eligibility month (usually the month after the 18th birthday).
- **Online Link: ssa.gov/ssi/start.html**

What benefits will I receive from SSI?

Benefits for 2026

- Maximum monthly monetary benefit- $994
- For a married couple- $1,491
- SSI comes with Medicaid

Things that can impact the amount you receive from SSI

Child Support

- **Counted as Income:** Once a child with a disability turns 18 and applies for Adult SSI, any Child Support payments received by the adult child are generally counted as unearned income dollar-for-dollar.
- **1st Party Special Needs Trust (SNT):** To preserve the adult child's SSI and Medicaid, Child Support payments must be legally redirected to a First-Party Special Needs Trust (SNT).
- **Trust Benefit:** Funds deposited into an SNT are not counted as the adult child's income or assets, thus protecting their public benefits.

Working

- **Substantial Gainful Amount:** The limit on earned income is $1,690 ($2,830 if blind)
- **Recommendation:** Working reduces SSI benefits, but as long as you don't earn over the SGA, you will still receive Medicaid.

Working while in school

- **Student Earned Income Exclusion**: If the person is "Reguarly Attending" school and working at the same time, they can earn more before their SSI is impacted.
- **Pro Tip:** You must ask for this (at the Social Security office) they will never just do it automatically.

SSI VS. SSDI

💡 SSDI Benefits: Key Facts

- **Earned Insurance:** SSDI is an insurance program funded by payroll taxes (FICA). Workers must earn enough work credits to be "insured" for eligibility.
- **Disability & Work History:** Eligibility requires meeting the strict SSA definition of disability and having a sufficient work history.
- **Not Needs-Based:** Qualification is not dependent on the recipient's personal income or assets (unlike SSI).
- **Includes DAC/CDB:** Provides benefits for disabled workers and Adults Disabled Since Childhood (DAC/CDB) based on a parent's work record.

Social Security Benefits for Disabled Adult Children (CDB/SSDI)

Benefit Trigger	CDB/Auxiliary Benefit Amount	Key Details
Parent receives Retirement/Disability (Title II)	Up to 50% of the parent's Primary Insurance Amount (PIA).	The disabled adult child must have become disabled before age 22. The 50% benefit is subject to the **Family Maximum**.
Parent passes away (Survivor Benefit)	Up to 75% of the deceased parent's PIA.	This is an increased rate for survivor benefits. Also subject to the **Family Maximum**.

CDB/SSDI Benefits

To get these benefits, a person must:

- Be 18 years of age or older
- Have a disability that began before age 22
- Be the dependent of an “insured worker” parent
- Remain unmarried
- Have not previously performed Substantial Gainful Activity ($1,690)

When you start receiving SSDI, your SSI benefit will end. After 2 years on these benefits, you are eligible for Medicare.

ABLE Accounts

- Tax-Advantaged savings plan
- If it can be construed as achieving a better life for an individual with a disability, you can pay for it out of an ABLE account

- Income earned in account is not taxable
- Does not jeopardize SSI, Medicaid or other public benefits

- Beneficiary is account owner
- Funds held in an ABLE account in excess of $100,000 disqualify the beneficiary for SSI benefits.

- May be rolled over to eligible family members
- States may be able to claim reimbursement for expenses paid by Medicaid.

Key 2026 ABLE Contribution Details:

Standard Limit: $20,000 total per year from all sources (beneficiary, family, trusts, 529 rollovers).

ABLE-to-Work Provision (Permanent): If the account owner works and isn't in a retirement plan, they can contribute an additional amount, generally up to their earned income (e.g., $15,650 in the contiguous U.S. for 2025, with figures updated yearly).

529 Rollovers: Funds from a 529 plan can be rolled into an ABLE account, counting toward the annual limit.

Saver's Credit: Contributions become eligible for a federal tax credit (up to $1,050), made permanent for 2026 and beyond

ABLE Account VS 3rd Party Special Needs Trust

ABLE

01 **Limited**. Annual contribution $20,000 total balance can not exceed $100,000.

02 Funded with **cash**. Contributions can come from anyone, including beneficiary.

03 **Beneficiary** Control

04 **Safe for Housing.** Distributions for housing/food do not reduce the beneficiary's SSI cash benefit.

05 **Tax-Advantaged.** Earnings grow tax-free, and distributions for Qualified Disability Expenses (QDEs) are tax-free.

06 **Subject to Payback.** Upon beneficiary's death, state can recover Medicaid costs incurred after the account was established, reducing the inheritance for residual beneficiaries.

VS

SNT

01 **Unlimited**. Can hold any amount of assets without impacting SSI/Medicaid eligibility.

02 Funded with **any asset type**. Must be funded by a third party.

03 **Trustee** Control

04 **Risky for Housing**. If the trustee pays for the beneficiary's shelter or utilities, SSI cash benefit may be reduced by one-third.

05 **Taxable**. income/gains are generally taxable

06 **No Payback.** Since the trust is funded by a third party (not the beneficiary's own money), remaining assets pass to named residual beneficiaries free of any Medicaid claim. (This is a HUGE advantage.)

After High School...

Educational Options

University Degree Programs

Community College

Trade/Tech Schools

Reduced college course load

Transition Programs

Day Programs/ ISS

Attendant Care

Respite Hours

Independent Living Skills

Social & Recreational Programs

Residential Communities

Partial-care residential communities

Intermediate Care Facilities

Group/Host Homes

Center for Independent Living

Vocational Opportunities

Supported Employment

Registered Apprenticeships

Certificate Programs

Workforce Commission

Things to keep on your Radar

- How to develop a comprehensive Special Needs Care Plan
- Future Care Cost Estimates
- Texas Waivers - Interest Lists
- SSI & SSDI - Understanding the differences and knowing when to apply
- ABLE Accounts
- Beneficiary Designations
- Special Needs Trusts - How to fund them (Note: Child Support post 18 redirected to a First Party SNT)
- Start touring Residential Living Communities - waiting lists can be long
- Consider Guardianship, Alternatives to Guardianship, POA, HCPOA, and Supported Decision-Making Agreement (Guardianship process can begin 6 months before turning 18)
- Post High School Education Options

Click for our Upcoming Webinars

We understand the daily commitments you manage. That's why we've condensed the most vital financial planning knowledge for families with special needs into our focused, online sessions.

Why Pre-Register?

- **Instant Confirmation:** You'll get the webinar link immediately, saving you a last-minute scramble.
- **Essential Reminders:** Life is busy. Pre-registration ensures you get automated reminder emails so you won't miss the live event, even if your schedule changes.
- **Submit Questions:** Send in your specific questions when you register, and we'll prioritize addressing them during the session.

Meet the Team

Consolidated Planning Group

Managing Wealth and Protecting Tomorrow

ChSNC® Chartered Special Needs Consultant®

Top of the Table Member MDRT®

NSSA® NATIONAL SOCIAL SECURITY ADVISOR SM CERTIFICATE

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Madi Smith
Operations

Sirr Jackson
Operations

Introducing Our New SSI/SSDI Application Support Service!

We are excited to introduce our new Benefits Advocate, Jessica Alvarez, along with our team of experts, who specialize in helping families just like yours!

- Understand the SSI application process
- Gather medical and school records
- Organize required documents
- Prepare functional impact information
- Complete the online SSI/SSDI application
- Respond to SSA letters and requests
- Avoid common mistakes that delay or complicate the process

Schedule your FREE Consultation

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Call or email-

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Contact@CPGCares.net

Use the QR Code

1. Open the camera app on your phone
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Qualifying membership in the **MDRT** is based on minimum commission and gross business generated within a year.

Each **MDRT** status designation is granted for one year only. All members must apply every year to continue their affiliation with the Million Dollar Round Table.