Christopher Currin, CFP®
Client Advisor

Money to Thrive
Creating Secure and Meaningful Lives for People With Disabilities

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"We are unconditionally committed to work with our clients to create the best context possible for their Economic Freedom™, so that they do not have to worry about money.”

Kendrick Mercer, Founder Mercer Advisors (1986)

THANK YOU TO OUR WONDERFUL SPONSORS!
About Us
Founded in 1985
Nationwide presence
- 42 regional branch offices
- Over $16 billion in client assets managed
- In-house employees serve ~11,000 clients nationwide

Over 360 employees, including:
- CFP® practitioners
- CFA charterholders
- CPAs
- Estate & Trust attorneys
- Retirement Plan Specialists
- 45% of client facing employees are women

Our Wealth Management Capabilities
Unified Approach: The Mercer Advisors team brings together advisors, CFPs, CPAs and estate planning attorneys all together under one roof with one goal – to work together to help you achieve your goals.

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Amerigroup
An Anthem Company
superior healthplan
CDS in Texas
INFINITY
Mehrnoosh-Elakhdary of Texas
Pro Bed
How big an issue is disability in our society?

Close to one in five, or 60 million, Americans have a significant disability.

Story One: The Breakout

Cormac Currin

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Three Objectives Today

1. Preventing the Worst-Case Scenario
2. Enhancing the Financial Plan
3. Creating Better Case Scenarios

Four Cornerstones of Support

Cash Benefits
- Insurance Programs (Premium Paid)
- Entitlement Programs (Means Test)

Healthcare
- SSA Retirement SSDI
- Supplemental Security Income
- Medicare
- Medicaid

Preventing the Worst-Case Scenario

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Third-Party Trust: Benefits Eligibility and a Legacy of Care

First Death  Second Death  Third Death

Spouse #1  Special Needs Trust  Person w/Disability

Spouse #2  Living After Death  Other Heirs

First Party Trust: Benefits Eligibility with Medicaid Payback

First Party Transfer of Assets to Special Needs Trust

Disabled Person (Grantor)

Special Needs Trust

Medicaid Benefits from Trust at Death

State Reclaims

Balance—If any—can pass to other heirs designated by Grantor

Other Heirs

Securing the Plan
Prevention Recap: What You Need To Do

Understand Government Benefits
Implement Appropriate Estate Plan
Buy the Right Insurance

Enhancing the Financial Plan

Financial Life Cycle Comparison

Dependency
Accumulation
Distribution

Person with a Disability
Typical Client

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## Adaptive Financial Life Cycle For People With Disabilities

<table>
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<tr>
<th>Ages</th>
<th>0-3</th>
<th>3-15</th>
<th>15-21</th>
<th>21+</th>
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<td>EIC</td>
<td>IDEA/529</td>
<td>Individual SSD</td>
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### Plan Enhancement Details

Enhanced Plan Recap

1. Understand current financial situation to focus resources on critical issues
2. Save a minimum of 10% of income
3. Accumulate assets in most efficient savings vehicles

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**THANK YOU TO OUR WONDERFUL SPONSORS!**
Creating Better Case Scenarios

ABLE Act of 2014: The Savings Plan for a Better Life Experience

- Beneficiary Owns the Account
- Anyone Can Make Contributions ($24k/year)
- After-Tax Money Goes In; Tax Free Distributions for Qualified Expenses
- Balance Is Not Countable for Medicaid or (on the first $100k) SSI
- Doesn’t Replace Special Needs Trust
- Great Substitute for IRA/401(k) for Person with Disability

Story Two: Valued and Included
Contact your Financial Consultant and discuss your options
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Thank you.