

UNIFORM TRUST CODE, SPECIAL NEEDS TRUSTS AND ABLE ACT: A Webinar

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UNIFORM TRUST CODE AND ABLE IMPACT ON ELDER AND SPECIAL NEEDS



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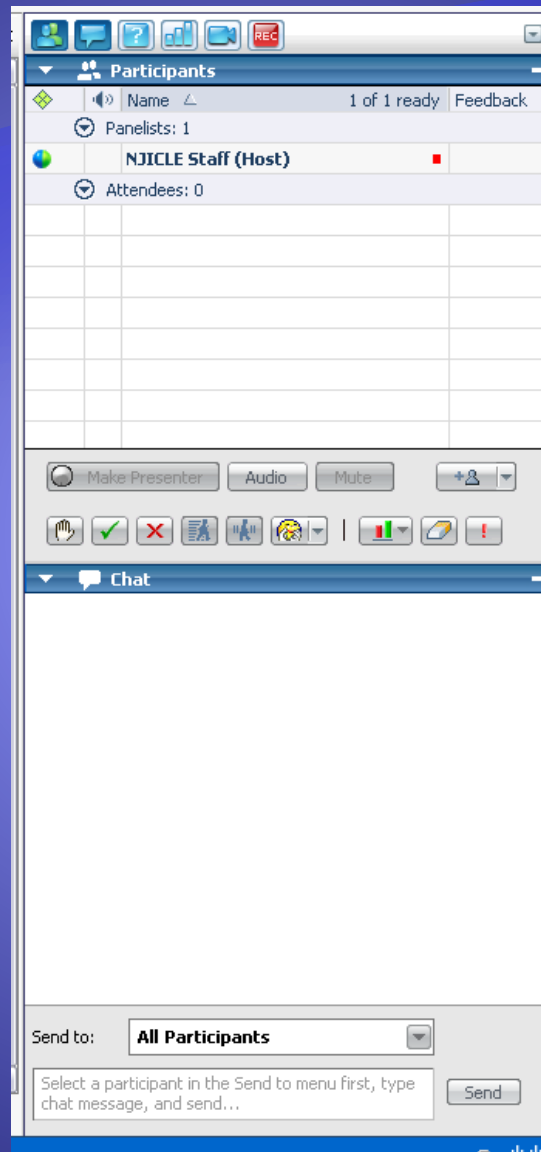
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The Uniform Trust Code, Special Needs Trusts and the ABLE Act

NJICLE Webinar
March 28, 2017

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FriedmanLaw, (Bridgewater)
SpecialNeedsNJ.com*

UTC Generally

- The UTC took effect in New Jersey July 17, 2016 and per N.J.S. 3B:31-84 applies to trusts established now.
- The NJ version of the UTC is codified at Title 3B subtitle 31 of the New Jersey Revised Statutes (i.e. R.S. or N.J.S.)
- Very little of the UTC is specific to elder law and special needs, but since the UTC applies to trusts generally, it will have a tremendous impact on design and administration of special/supplemental needs/benefits trusts, income only Medicaid planning trusts, ILITs, credit shelter trusts, QTIP trusts, trusts for children and grandchildren and other trusts commonly drawn by New Jersey elder, special needs, and T&E lawyers.

UTC Generally

- The UTC permits trusts to opt out of many provisions but not out of trust formation, trustee good faith, certain creditor rights, and various other fundamental UTC provisions.
- N.J.S. 3B:31-6 says trust common law and equity principles still apply to trusts.
- N.J.S. 3B:31-7 & 8 permit a trust to choose situs and governing law subject to limitations.
- N.J.S. 3B:31-10 gives the NJ Attorney General notice rights when a charity may be a beneficiary of certain trusts.

UTC Generally

- N.J.S. 3B:31-11 authorizes settlement of trustee accounts on agreement of beneficiaries.
- N.J.S. 3B:31-14- 16 permit virtual representation of a potential beneficiary by others who have similar interests [e.g. similarly situated beneficiaries] or reason to look out for the potential beneficiary's interests [e.g. parent, guardian, agent, trustee, or executor]. In the alternative N.J.S.A. 3B:31-17 authorizes courts to appoint guardians ad litem.

N.J.S. 3B:31-18- 20 Govern How a New Jersey Trust Can Be Created

Under the NJ UTC, a trust may be created by:

- transfer of property under a written instrument to another person as trustee during the settlor's lifetime;
- by will or other written disposition taking effect upon the settlor's death;
- written declaration by the owner of property that the owner holds identifiable property as trustee; or
- written exercise of a power of appointment in favor of a trustee.

N.J.S. 3B:31-18- 20 Govern How a New Jersey Trust Can Be Created

- The key take always for elder law attorneys are
 - A writing is required to create an NJ trust.
 - Medicaid gift penalties can't be contested on grounds that a transfer was via an oral trust.
- In order for a written trust to be valid, N.J.S. 3B:31-19 mandates
 - The settlor must have capacity and intend to create a trust; Non-charitable trusts usually must have a definite beneficiary or authorize the trustee to select beneficiaries per N.J.S. 3B:31-25; and
 - The same person may not be both sole trustee and sole beneficiary.

N.J.S. 3B:31-18- 20 Govern How a New Jersey Trust Can Be Created

- The NJ UTC generally recognizes trusts that don't satisfy the preceding requirements but were created in other jurisdictions where the settlor, trust, or trust property has a reasonable connection to the other jurisdiction when the trust was created and would be valid under the law of the locale in which the trust was created.
- N.J.S. 3B:31-21 says a trust may be enforced only to the extent its purposes are lawful, not contrary to public policy, and possible to achieve.
- N.J.S. 3B:31-42 says the capacity required to create, amend, revoke, or add property to a revocable trust, or to direct the actions of the trustee of a revocable trust, is the same as that required to make a will.

Terminating or Modifying a Trust

- Where a settlor may not have taken account of a beneficiary's disability in funding a trust, it may be desirable to reform the trust into an SNT.
- N.J.S. 3B:31-27 permits a trust to be modified or terminated upon consent of the trustee and all beneficiaries if the modification or termination is not inconsistent with a material purpose of the trust or even without all of above where the court is satisfied that interests of dissenters are adequately protected. Thus, in limited cases, it may be possible to amend a defective SNT without court involvement.
- N.J.S. 3B:31-28 permits a court to modify the administrative or dispositive terms of a trust in accordance with a settlor's probable intent (where practical) or terminate the trust if, because of circumstances not anticipated by the settlor, modification or termination will further the purposes of the trust.

Terminating or Modifying a Trust

- N.J.S. 3B:31-30 permits termination of trusts under \$100,000.
- N.J.S. 3B:31-31 and 32 permit courts to reform or construe trusts to satisfy settlor's probable intent.
- N.J.S. 3B:31-34 permits trustees to divide or combine trusts where consistent with trust purposes and beneficiary rights.

UTC SNT Savings Clause

- The pure Uniform Trust Code implements the Restatement of Trusts Third which has a philosophy that even fully discretionary trusts should have an implied reasonableness standard that can force distributions for support and public purposes in some cases.

UTC SNT Savings Clause

- In affirming the Appellate Division opinion *Tannen v. Tannen*, 416 N.J. Super. 248, 3 A.3d 1229, (App. Div. 2010), *aff'd*, 208 N.J. 409 (2011), New Jersey's Supreme Court confirmed that New Jersey law follows the Restatement of Trusts Second, which elevates settler intent over reasonableness and public good when interpreting a private trust.

UTC SNT Savings Clause

- *Tannen* may indicate that trustees have no distribution obligation where a trust gives the trustees full discretion over distributions even if it also says the trustees shall distribute for health, support, maintenance, and education.
- However, it isn't clear whether the opinion applies generally to trusts with hybrid support/discretionary terms because the Appellate Division opinion says plaintiff conceded that the trust gave trustees total discretion and defendant couldn't force the trustees to make distributions to her. We don't know whether the opinion may have changed if plaintiff had maintained that the trust was obligated to distribute for the beneficiary's support

UTC SNT Savings Clause

- Since the pure UTC could jeopardize SNTs by imposing a support obligation in some circumstances, I drafted what became N.J.S. 3B:31-37 on behalf of the NJSBA to ensure that New Jersey's version of the UTC would not require a properly drafted SNT to fund a beneficiary's support.
- N.J.S. 3B:31-37 builds on N.J.S. 3B:31-35, 36 & 38, which protect spendthrift trusts, and limit the ability of a beneficiary's creditors to force a discretionary trust to distribute.

UTC SNT Savings Clause

- In addition to the general protections that the UTC accords spendthrift trusts, N.J.S. 3B:31-37 further protects SNTs:
 - Trustees of a special needs trust have broad discretion over distributions;
 - No creditor of a disabled SNT beneficiary may reach or attach his/her interest in a special needs trust and no creditor may require the trustees to distribute to satisfy a protected person's creditor's claim; and
 - An SNT shall terminate at such time as provided in its governing instrument.
 - Nevertheless, SNT trustees must exercise their discretion in good faith to further trust purposes and courts may exercise their equity authority to remedy trustee abuses of discretion.
- Per N.J.S. 3B:31-39, the UTC does not insulate 1st party [i.e. self funded] SNTs against creditors of the settlor as of SNT creation.

Trustee Powers and Obligations

- N.J.S. 3B:31-48 provides that co-trustees may act by majority vote generally.
- N.J.S. 3B:31-56 generally requires trustees to be impartial, but it may make sense to opt out where a trust is intended to favor a life beneficiary over remainder beneficiaries or other favoritism is desirable.
- N.J.S. 3B:31-59 requires a trustee with special skills (e.g. lawyer) to use those skills.

Achieving a Better Life Experience Act (ABLE Act)

New Law Caveat

- Internal Revenue Code §529A enacted 2014.
- IRS issued implementation guidelines in 2015.
- New Jersey enabling legislation N.J.S. §54A:6-25 enacted 2016.
- Because ABLE is a new program, its parameters are in flux and *information below can become stale quickly.*

Similar to 529 Plan accounts but for people who become disabled before reaching age 26 and subject to Medicaid payback.

- ABLE accounts avoid federal and state income tax in similar manner to 529 plans.
 - Earnings on money within ABLE account are free of federal and state tax while in account
- Withdrawals up to qualified disability expenses (“QDE”) are tax-free, but withdrawals beyond QDE’s are taxable income and subject to a 10% penalty.

Similar to 529 Plan accounts but for people who become disabled before reaching age 26 and subject to Medicaid payback.

- QDE's are expenditures that
 - Relate to the designated beneficiary's ("DB") blindness or disability
 - Are reasonably likely to maintain or improve the DB's health, independence, or quality of life— such as expenses for
 - Education,
 - Housing,
 - Transportation,
 - Employment training and support,
 - Assistive technology and personal support services,
 - Health, prevention and wellness,
 - Financial management and administrative services,
 - Legal fees,
 - Oversight and monitoring, and
 - Funeral and burial.

Similar to 529 Plan accounts but for people who become disabled before reaching age 26 and subject to Medicaid payback.

At ABLE beneficiary's death, ABLE account must repay Medicaid expenditures after establishment of ABLE account.

ABLE Account Limits

- ABLE contributions each year are limited to the then current federal gift tax annual exclusion (\$14,000 in 2016).
- Up to \$100,000 in ABLE account is not counted as a resource in testing eligibility for Supplemental Security Income (“SSI”). ABLE balance over \$100,000 is an eligibility resource for SSI purposes but is not a resource for Medicaid purposes.
- An ABLE account can be opened by beneficiary, agent under power of attorney, parent, or legal guardian.
- Contributions by someone other than beneficiary are present interest gifts and may incur gift tax.
- Beneficiary can’t have more than one ABLE account
- Beneficiary must have become disabled before age 26

To qualify for an ABLE account an individual must be disabled before reaching age 26.

- To meet the age 26 requirement, an individual can show that he received Social Security Disability (“SSD”) or SSI before age 26 or
 - Certify that he/she became an SSD/SSI disabled person before age 26 as supported by medical records
 - Ideally, medical records should show impairments similar to Social Security listed impairments.
- It’s also theoretically possible to satisfy the general disabled person requirements whereby an individual must be unable to engage in almost any kind of work and earn more than \$1,090 (\$1,820 if SS blind) per month (subject to inflation adjustment after 2016) due to a medically determinable condition expected to last a year or result in death.
 - Should be similar to proving eligibility for disability benefits.

When beneficiary dies, ABLE must repay Medicaid for expenditures since ABLE account was opened.

How Do You Open An ABLE Account?

- You can't... yet. No states have ABLE programs in place yet, but some states are expected to begin their ABLE programs soon.
- New Jersey should be rolling out its program in late 2016.
- Ohio looks like it will be first to open ABLE program. According to Ohio Treasury (www.stableaccount.com), Ohio will allow people who meet the requirements nationwide to open ABLE accounts in Ohio, and sign up online.
- Ohio will offer a few different investment options, most through Vanguard, from more aggressive (mostly stocks) to more conservative (FDIC bank account). NJ may follow suit.

ABLE account vs. Special Needs Trust (“SNT”)

- Advantages of ABLE
 - Investments grow tax free.
 - Withdrawals up to QDEs are tax free.
 - Easy to create with little or no cost.
 - ABLE account payments for food and shelter appear not to trigger SSI reductions for in-kind support or maintenance, which can open up a new planning tool.
 - ABLE account can avoid need for an intermediary like a trustee.

ABLE Account vs. Special Needs Trust (“SNT”)

Advantages of SNT over ABLE

- Annual exclusion (\$14,000 in 2017) contribution limit makes ABLE useless for many lawsuits and wills.
- Only first \$100,000 in ABLE account is exempt for SSI - no limit for special needs trust.
- Flexibility to choose investments not offered by a particular ABLE program.
- Trustee may offer protection not inherent in an ABLE account
- ABLE account must repay Medicaid, but a third party SNT has no Medicaid repayment obligation.

Bottom Line

- ABLE accounts may be a great option where a person who became Social Security disabled by age 26 has modest savings that disqualify him/her for SSI, Medicaid, or possibly other disability benefits.
 - With a small account, simplicity and low cost could be paramount concerns.
 - Medicaid payback probably won't be an issue since a modest ABLE account easily can be spent.
 - An ABLE account can avoid SSI reductions due to in-kind support or maintenance which may permit parents to subsidize support without triggering SSI reductions

ABLE accounts should make little sense in most estate plans, personal injury settlements, and other high value settings.

- Medicaid payback can be a serious concern with a large account.
- Only first \$100,000 is exempt in testing SSI eligibility.
- Annual contribution limit is a major impediment in estate planning and special needs settlement planning.
- However, it may make sense to couple an ABLE account with an SNT in order to avoid SSI reductions due to in-kind support or maintenance.

Thank you

- ◆ The webinar has ended.
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 - ◆ <http://tcms.njsba.com/personifyebusiness/njicle/WebinarInformation.aspx>
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UTC & ABLE Act Impact on Elder Law & Special Needs

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Uniform Trust Code

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 - D. The UTC permits trusts to opt out of many provisions but not out

of trust formation, trustee good faith, certain creditor rights, and various other fundamental UTC provisions.

- E. N.J.S. 3B:31-6 says trust common law and equity principles still apply to trusts.
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- II. N.J.S. 3B:31-18- 20 govern how a New Jersey Trust can be created
- A. Under the NJ UTC, a trust may be created by:
 - 1. transfer of property under a written instrument to another person as trustee during the settlor's lifetime;
 - 2. by will or other written disposition taking effect upon the settlor's death;
 - 3. written declaration by the owner of property that the owner holds identifiable property as trustee; or
 - 4. written exercise of a power of appointment in favor of a

trustee.

- B. The key take aways for elder law attorneys are
 - 1. A writing is required to create an NJ trust except for court holding of constructive or resulting trust.
 - 2. Medicaid gift penalties can't be contested on grounds that a transfer was via a voluntary (i.e. not created per an equitable judicial doctrine) oral trust.
- C. In order for a written trust to be valid, N.J.S. 3B:31-19 mandates
 - 1. The settlor must have capacity and intend to create a trust;
 - 2. Non-charitable trusts usually must have a definite beneficiary or authorize the trustee to select beneficiaries per N.J.S. 3B:31-25; and
 - 3. The same person may not be both sole trustee and sole beneficiary.
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III. Terminating or Modifying a Trust

- A. Where a settler may not have taken account of a beneficiary's disability in funding a trust, it may be desirable to reform the trust into an SNT.
- B. N.J.S. 3B:31-27 permits a trust to be modified or terminated upon consent of the trustee and all beneficiaries if the modification or termination is not inconsistent with a material purpose of the trust or even without all of above where the court is satisfied that interests of dissenters are adequately protected. Thus, in limited cases, it may be possible to amend a defective SNT without court involvement.
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- F. N.J.S. 3B:31-34 permits trustees to divide or combine trusts where consistent with trust purposes and beneficiary rights.

IV. UTC SNT Savings Clause

- A. The pure Uniform Trust Code implements the Restatement of Trusts Third which has a philosophy that even fully discretionary trusts should have an implied reasonableness standard that can force distributions for support and public purposes in some cases.

- B. In affirming the Appellate Division opinion *Tannen v. Tannen*, 416 N.J. Super. 248, 3 A.3d 1229, (App. Div. 2010), *aff'd*, 208 N.J. 409 (2011), New Jersey's Supreme Court confirmed that New Jersey law follows the Restatement of Trusts Second, which elevates settler intent over reasonableness and public good when interpreting a private trust.
1. *Tannen* may indicate that trustees have no distribution obligation where a trust gives the trustees full discretion over distributions even if it also says the trustees shall distribute for health, support, maintenance, and education.
 2. However, it isn't clear whether the opinion applies generally to trusts with hybrid support/discretionary terms because the Appellate Division opinion says plaintiff conceded that the trust gave trustees total discretion and defendant couldn't force the trustees to make distributions to her. We don't know whether the opinion may have changed if plaintiff had maintained that the trust was obligated to distribute for the beneficiary's support
- C. In proposing the UTC to the Legislature, NJSBA crafted the UTC to remain true to Restatement of Trusts Second. This is particularly important in the context of SNTs.
- D. Since the pure UTC could jeopardize SNTs by imposing a support obligation in some circumstances, Larry Friedman, Esq. drafted what became N.J.S. 3B:31-37 on behalf of the NJSBA to ensure that New Jersey's version of the UTC would not require a properly drafted SNT to fund a beneficiary's support.
- E. N.J.S. 3B:31-37 builds on N.J.S. 3B:31-35, 36 & 38, which protect spendthrift trusts, and limit the ability of a beneficiary's creditors to force a discretionary trust to distribute.

- F. In addition to the general protections that the UTC accords spendthrift trusts, N.J.S. 3B:31-37 further protects SNTs:
 - 1. Trustees of a special needs trust have broad discretion over distributions;
 - 2. No creditor of a disabled SNT beneficiary may reach or attach his/her interest in a special needs trust and no creditor may require the trustees to distribute to satisfy a protected person's creditor's claim; and
 - 3. An SNT shall terminate at such time as provided in its governing instrument.
 - 4. Nevertheless, SNT trustees must exercise their discretion in good faith to further trust purposes and courts may exercise their equity authority to remedy trustee abuses of discretion.
 - G. Per N.J.S. 3B:31-39, the UTC does not insulate 1st party [i.e. self funded] SNTs against creditors of the settlor as of SNT creation.
- V. Trustee Powers and Obligations
- A. N.J.S. 3B:31-48 provides that co-trustees may act by majority vote generally.
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Achieving a Better Life Experience Act (ABLE Act)

- VI. New law caveat
 - A. Internal Revenue Code §529A enacted 2014.
 - B. IRS issued implementation guidelines in 2015.
 - C. New Jersey enabling legislation N.J.S. §54A:6-25 enacted 2016.
 - D. Because ABLE is a new program, its parameters are in flux and *information below can become stale quickly.*
- VII. Similar to 529 Plan accounts but for people who become disabled before reaching age 26 and subject to Medicaid payback.
 - A. ABLE accounts avoid federal and state income tax in similar manner to 529 plans.
 - 1. Earnings on money within ABLE account are free of federal and state tax while in account
 - B. Withdrawals up to qualified disability expenses (“QDE”) are tax-free, but withdrawals beyond QDE’s are taxable income and subject to a 10% penalty.
 - C. QDE’s are expenditures that
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 - 2. Are reasonably likely to maintain or improve the DB’s health, independence, or quality of life— such as expenses for
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 - j. Funeral and burial.
- D. At ABLE beneficiary's death, ABLE account must repay Medicaid expenditures after establishment of ABLE account.

VIII. ABLE account limits

- A. ABLE contributions each year are limited to the then current federal gift tax annual exclusion (\$14,000 in 2017).
- B. Up to \$100,000 in ABLE account is not counted as a resource in testing eligibility for Supplemental Security Income ("SSI"). ABLE balance over \$100,000 is an eligibility resource for SSI purposes but is not a resource for Medicaid purposes.
- C. An ABLE account can be opened by beneficiary, agent under power of attorney, parent, or legal guardian.
- D. Contributions by someone other than beneficiary are present interest gifts and may incur gift tax.
- E. Beneficiary can't have more than one ABLE account
- F. Beneficiary must have become disabled before age 26

IX. To qualify for an ABLE account an individual must be disabled before reaching age 26.

- A. To meet the age 26 requirement, an individual can
 - 1. Show that he received Social Security Disability ("SSD") or SSI before age 26 or

2. Certify that he/she became an SSD/SSI disabled person before age 26 as supported by medical records
 - a. Ideally, medical records should show impairments similar to Social Security listed impairments.
 - b. It's also theoretically possible to satisfy the general disabled person requirements whereby an individual must be unable to engage in almost any kind of work and earn more than \$1,170 (\$1,950 if SS blind) per month (subject to inflation adjustment after 2017) due to a medically determinable condition expected to last a year or result in death.
 - c. Should be similar to proving eligibility for disability benefits.
- X. When beneficiary dies, ABLE must repay Medicaid for expenditures since ABLE account was opened.
- XI. How do you open an ABLE account?
- A. A few states have ABLE programs in place but not yet NJ.
 - B. Ohio's ABLE program (www.stableaccount.com) allows people who meet the requirements nationwide to open ABLE accounts in Ohio, and sign up online. Other states likely will follow suit.
 - C. Ohio's ABLE program offers five investment options four growth oriented Vanguard funds and one FDIC insured bank account.

XII. ABLE account vs. Special Needs Trust (“SNT”)

A. Advantages of ABLE

1. Investments grow tax free.
2. Withdrawals up to QDEs are tax free.
3. Easy to create with little or no cost.
4. ABLE account payments for food and shelter appear not to trigger SSI reductions for in-kind support or maintenance, which can open up a new planning tool.
5. ABLE account can avoid need for an intermediary like a trustee.

B. Advantages of SNT over ABLE

1. Annual exclusion (\$14,000 in 2017) contribution limit makes ABLE useless for many lawsuits and wills.
2. Only first \$100,000 in ABLE account is exempt for SSI - no limit for special needs trust.
3. Flexibility to choose investments not offered by a particular ABLE program.
4. Trustee may offer protection not inherent in an ABLE account.

C. ABLE account must repay Medicaid, but a third party SNT has no Medicaid repayment obligation.

XIII. Bottom Line

- ### A. ABLE accounts may be a great option where a person who became Social Security disabled by age 26 has modest savings that

disqualify him/her for SSI, Medicaid, or possibly other disability benefits.

1. With a small account, simplicity and low cost could be paramount concerns.
2. Medicaid payback probably won't be an issue since a modest ABLE account easily can be spent.
3. An ABLE account can avoid SSI reductions due to in-kind support or maintenance which may permit parents to subsidize support without triggering SSI reductions

B. ABLE accounts should make little sense in most estate plans, personal injury settlements, and other high value settings.

1. Medicaid payback can be a serious concern with a large account.
2. Only first \$100,000 is exempt in testing SSI eligibility.
3. Annual contribution limit is a major impediment in estate planning and special needs settlement planning.
4. However, it may make sense to couple an ABLE account with an SNT in order to avoid SSI reductions due to in-kind support or maintenance.

LAWRENCE A. FRIEDMAN



Larry Friedman has been practicing elder law, developmental disabilities, Medicaid, Medicare, special needs, wills, trusts, estates, tax, and real estate law for more than twenty-five years.

Along the way, he has:

- Helped thousands of clients navigate the complexities of these areas
- Recognized in [New Jersey Super Lawyers](#) (published by Thompson-Reuters) since 2007
- Awarded [Martindale-Hubbell's highest peer-review rating](#), AV-Preeminent
- Rating on [Avvo of 10 / 10, Superb](#)
- Chaired New Jersey State Bar Association (NJSBA) Elder and Disabilities Law Section
- Named to Board of Consultors of NJSBA Real Property, Trusts & Estates Law Section
- Awarded the [NJSBA Distinguished Legislative Service Award](#) for drafting laws that make it easier to establish special needs trusts in New Jersey
- Certified as an [Elder Law Attorney \(CELA\)](#) by the National Elder Law Foundation
- Vice Chair of National Academy of Elder Law Attorneys Special Needs Law Section
- Served on boards of directors of the ARC of Somerset County, [Plan/NJ](#), Midland Adult Services, Somerset County Chamber of Commerce, and NAELA's New Jersey chapter
- Written dozens of articles, a sample of which is at our [Articles](#) page

Larry is a frequent speaker on elder law, special needs, disability benefit and trusts and estates issues, and has served as an expert witness in these areas. He regularly presents programs to educate other lawyers on issues that affect seniors and people with disabilities, and has run the NJ Institute for Continuing Legal Education's annual Sophisticated Elder Law program for over twenty years. He also hosts educational programs for the general public, including the Bar Foundation's annual Senior Citizens Law Day.

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New York

United States Tax Court

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J.D., New York University School of Law, 1976

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MARK R. FRIEDMAN



Mark Friedman is an attorney with FriedmanLaw in Bridgewater, and helps New Jersey and New York clients create wills, powers of attorney and other documents; secure long-term care Medicaid to avoid wiping out their life savings; obtain guardianship over incapacitated children, parents and spouses; establish special needs trusts to provide for a loved one with a disability; and other matters involving elder law, special needs and estate planning.

Mark is a frequent speaker on elder law, special needs, disability benefit and trusts and estates issues and has spoken at continuing legal education seminars on estate planning for unmarried couples, estate planning for same-sex couples, the impact of the Affordable Care Act on special needs practice, qualifying for government disability benefits, and other aspects of elder law, special needs law and trusts and estates practice.

His accomplishments include:

- Published articles on [same-sex estate planning](#) and the [Affordable Care Act's impact on special needs](#) in the NJ Law Journal
- Awarded [second place at the NJ State Bar Foundation's 2013 art show](#)
- Former [contributing editor to the Foreign Corrupt Practices Act \(FCPA\) Blog](#)
- Inaugural fellow of the [Fellowships at Auschwitz for the Study of Professional Ethics \(FASPE\)](#) program
- Legislative Coordinator for the New Jersey State Bar Association (NJSBA) Elder and Disability Law Section
- Executive Committee member and Non-profit Committee chair of the NJSBA Young Lawyers Division
- Member of [NJSBA Blue Ribbon Commission on Unmet Legal Needs](#)

Bar Admissions:

New Jersey

New York

Education:

J.D., New York University School of Law, 2011

B.A., Binghamton University (SUNY), 2008

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