

**March  
April  
2016**

PARTNERS IN PLANNING



FRIENDS FOR LIFE

THE LAW OFFICES OF  
HOYT & BRYAN



Peggy R. Hoyt, J.D., M.B.A.,  
B.C.S. † ‡

Randy C. Bryan, J.D., B.C.S. † ‡  
Sarah S. AuMiller, J.D.  
Michelle A. Adams, J.D.

†Board Certified in Elder Law

‡Board Certified in Wills, Trusts &  
Estates

\*Certified Legacy Advisor™

### HOYT & BRYAN TEAM MEMBERS

**Patricia Mantanona, FRP\***  
Settlement Paralegal

**Halie Kasprzak, CEPA\*\***  
Medicaid and Guardianship  
Paralegal

**Tiffany Waters, CEPA\*\***  
Director of Client Services

**Donna Cacchio**  
Estate Planning Paralegal

**Lianne Cochran**  
Business and  
Real Estate Paralegal

**Adrienne Teaster**  
Client Communication  
Coordinator

**Pam Fore**  
Office Assistant

**Adrienne Teaster**  
Client Communication  
Coordinator

**Erica Cannon**  
Office Assistant

\*Florida Registered Paralegal  
\*\*Certified Estate Planning  
Assistant

### Should Your Child With Special Needs Have a College Savings Account?

This is a common question for parents of kids with special needs, particularly when the individual is very high functioning and has aspirations to attend college. In some cases, a family member may have established a college plan for the child without understanding the possible effect the account can have on the child's eligibility for government benefits, including Supplemental Security Income (SSI). College savings accounts are governed under Section 529 of the Internal Revenue Code so they are often referred to as 529 Plans or Qualified Tuition Programs (QTP).

First, let's review how eligibility for SSI works. SSI is available to disabled individuals who have never worked or who have not worked enough to qualify for Social Security Disability Insurance (SSDI). Eligibility for SSI is subject to income and asset limits. When an individual is under the age of 18, the Social Security Administration considers the parents' assets and income when calculating financial eligibility. This is referred to as deeming. Once the child turns 18 and becomes an adult, they are no longer deemed to their parents' record and their financial resources are reviewed independently. Consequently, when the individual turns 18, he or she is typically able to qualify for SSI because the individual now meets the income and asset limits. Currently, the asset limit to qualify for SSI is \$2,000. So, if an individual is over the age of 18, has less than \$2,000 and meets the other eligibility criteria, he or she will be eligible for SSI. If the individual has more than \$2,000 of countable assets they will not qualify. This is why it is important to understand how College Savings Accounts work in terms of eligibility.

The basic rule is assets in a Section 529 plan are considered ...

**Please visit HoytBryan.com to read the full article.**



Facebook.com/HoytBryan  
LinkedIn.com/company/Hoyt-&-Bryan-llc

### One Senior Place Workshops



Located at:  
715 Douglas Ave  
Altamonte Springs, FL 32714

#### Elder Law Workshops:

The Truth about Medicaid Planning  
Thursday March 31, 2016 at 9:30 a.m.

The Trust about Medicaid Planning  
Tuesday, April 26, 2016 at 2:00 p.m.

#### Estate Planning Workshops:

The Truth about Estate Planning  
Thursday, March 31, 2016 at 2:00 p.m.

The Trust about Estate Planning  
Tuesday, April 26, 2016 at 9:30 a.m.

### Upcoming Specialty Workshop

**Women in Transition—  
Navigating The Legal and  
Financial Change in Your Life**  
Tuesday, March 15, 2016  
at 6:00 p.m.

*This workshop is based on Peggy  
Hoyt's book "Women in  
Transition", it is written for every  
woman as she moves from one  
phase of her life to another.*

*Register today by calling  
407-977-8080.*

## UPCOMING EDUCATIONAL WORKSHOPS & EVENTS

### MARCH

**The Truth About Medicaid Planning**  
Wednesday, March 2, 2016 at 9:30 a.m.

Advisor Lunch & Learn  
Topic: Estate Planning and Divorce  
Tuesday, March 1, 2016 at 12:00 p.m.

**The Truth About Estate Planning**  
Tuesday, March 8, 2016 at 9:30 a.m.

**Women in Transition**  
Tuesday, March 15, 2016 at 6:00 p.m.

### APRIL

**The Truth About Medicaid Planning**  
Wednesday, April 6, 2016 at 9:30 a.m.

Advisor Lunch & Learn  
Topic: Forms of Ownership and How They  
Affect Your Client's Estate Planning  
Tuesday, April 5, 2016 at 12:00 p.m.

**The Truth About Estate Planning**  
Thursday, April 14, 2016 at 6:00 p.m.

**All My Children Wear Fur Coats**  
Tuesday, April 19, 2016 at 6:00 p.m.

**Redbook Review—  
ESP Specialty Workshop**  
Thursday, April 28, 2016 at 6:00 p.m.

### MAY

**The Truth About Medicaid Planning**  
Wednesday, May 4, 2016 at 9:30 a.m.

Advisor Lunch & Learn  
Topic: Are my Client's Assets Protected?  
Tuesday, May 2, 2016 at 12:00 p.m.

**The Truth About Estate Planning**  
Tuesday, May 10, 2016 at 9:30 a.m.

**A Matter of Trust**  
Thursday, May 19, 2016 at 6:00 p.m.

**Office Closed— Memorial Day Holiday**  
Monday, May 30, 2016

All public workshops are complimentary and are held in our Learning Center.  
To RSVP please call 407-977-8080 or visit HoytBryan.com for more information.

Spring Pea-sto with Whole Wheat Penne Pasta

- Salt
- Whole wheat penne pasta
- One 10 ounce package frozen peas, thawed
- 1 cup fresh basil
- 1/2 cup Parmigiano- Reggiano
- 1/2 cup EVOO (extra-virgin olive oil)
- 6-8 sprigs of tarragon
- Freshly ground pepper



- 1/4 cup pine nuts, lightly toasted
- 1 teaspoon grated lemon peel

Bring a large pot of water to a boil, salt it, add the pasta and cook until al dente.

Drain, reserving a couple of ladlefuls of the pasta cooking water.

In a food processor, puree half the peas with the basil, cheese, olive oil, pine nuts, tarragon and lemon peel until coarsely chopped. Season the pesto with salt and pepper.

In a large serving dish, pour 2/3 cup reserved pasta cooking water over the remaining peas, then stir in the pea pesto.

Add the pasta and toss to combine.

Serve in bowls and pass extra cheese around the table.



April is Prevention of Cruelty to Animals Month

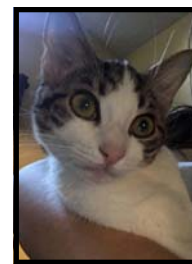


Partner with Hoyt & Bryan to support Prevention of Cruelty to Animals Month. Starting on Wednesday, April 1st until Thursday, April 30th we will be helping the Pet Alliance of Greater Orlando by holding a "Feed Fido" Pet Supply Drive.

Items Needed:

- |                         |                |
|-------------------------|----------------|
| 10-12lb dog or cat food | Peanut butter  |
| Dog and cat treats      | Cheerios       |
| Kongs                   | Canned Tuna    |
| Kong Dental sticks      | Canned Chicken |
| Chicken or Beef Broth   | Hot Dogs       |

**C.A.T.S. - C.A.N., INC.**



Lending a Helping Paw..  
 Carson

Size: Medium  
 Age: Young  
 Gender: Female

Carson was dropped off at a vets office with her mom and 4 younger siblings. She is very sweet and loves to play. She lives with other cats, teenagers and dogs. Carson wants a new family of her own.

If you are interested in adopting Carson or to make a donation please email [KittyRescueTNR@gmail.com](mailto:KittyRescueTNR@gmail.com).