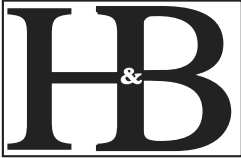




FAMILY FOCUS™

March
April
2015

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

Adrienne Teaster

Client Communications
Coordinator

Lianne Cochran

Asset Integration Coordinator

Donna Cacchio

Estate Planning Paralegal

Pam Fore

Office Assistant

*Florida Registered Paralegal

**Certified Estate Planning
Assistant

The ABLE Act

What it Means for Individuals with Special Needs

On December 19, 2014, the Achieving a Better Life Experience Act (ABLE Act) was signed into law by the United States Congress. The Act was initiated in 2006 to allow for the creation of a tax-free, private savings account to be used for the care of an individual with special needs. The money in the ABLE account may be used to supplement government benefits for “qualified disability expenses” such as medical care, education needs, housing and transportation, while still allowing the individual to be eligible for governmental benefits.

The ABLE Account is similar to a 529 Education Savings Plan to help families save for college for their children. The ABLE Act provides persons with disabilities the same flexible savings tool. Like 529 plans, income earned by ABLE accounts will not be taxed, and, contributions to the account are not tax-deductible. Currently, ABLE accounts cannot yet be established in Florida. Most likely it will be 2016 before Florida law will allow the creation of an ABLE account. Although the ABLE Act has been signed into law, regulations must first be established in order for states to implement the Act.

Often, individuals with special needs depend on government benefits to help pay for daily living expenses such as food, shelter and health care. In order to be eligible for these government benefits, a person generally must qualify financially and meet certain resource limitations. Typically, an eligible individual can have no more than \$2,000 in countable assets including cash, savings, retirement accounts, investment accounts, etc. This rule greatly limits the availability of additional assets which might be used to cover the cost of those things not paid for by government benefit programs. Because of the ABLE Act, ABLE savings accounts could be used to hold assets for the beneficiary and any money in the account would be available to pay for those things not covered by government benefits. Further, the assets in the ABLE account would not count toward the \$2,000 asset limit and would not affect the individual’s eligibility for Supplemental Security Income (SSI), Medicaid and other benefits that might be available.

Individuals with “significant disabilities” that are present before the age of 26 will be eligible for an ABLE account. If these criteria are met and the individual is already receiving public benefits, they are...

Please visit HoytBryan.com to read the full article.



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One Senior Place Workshops



Located at:
715 Douglas Ave
Altamonte Springs, FL 32714

Elder Law Workshops:

The Truth about Medicaid Planning

Thursday, March 26, 2015 at 9:30 a.m.

Tuesday, April 21, 2015 at 2:00 p.m.

Thursday, May 28, 2015 at 9:30 a.m.

Estate Planning Workshops:

The Truth about Estate Planning

Thursday, March 26, 2015 at 2:00 p.m.

Tuesday, April 21, 2015 at 9:30 a.m.

Thursday, May 28, 2015 at 2:00 p.m.

Upcoming Specialty Workshop

**Women in Transition—
Navigating The Legal and Fi-
nancial Change in Your Life**
Tuesday, March 17, 2015
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 4, 2015 at 9:30 a.m.

**Advisor Lunch & Learn—
Navigating Different Types
of Special Needs Trusts**
Tuesday, March 3, 2015 at 12:00 p.m.

The Truth About Estate Planning
Tuesday, March 10, 2015 at 9:30 a.m.

ESP Workshop— Get Organized
Tuesday, March 10, 2015 at 9:30 a.m.

Women in Transition
Tuesday, March 17, 2015 at 6:00 p.m.

APRIL

The Truth About Medicaid Planning
Wednesday, April 1, 2015 at 9:30 a.m.

**Advisor Lunch & Learn—
Common Misconceptions
About Estate Planning**
Tuesday, April 7, 2015 at 12:00 p.m.

The Truth About Estate Planning
Thursday, April 9, 2015 at 6:00 p.m.

All My Children Wear Fur Coats
Tuesday, April 14, 2015 at 6:00 p.m.

ESP Workshop— Redbook Review
Thursday, April 30, 2015 at 6:00 p.m.

MAY

The Truth About Medicaid Planning
Wednesday, May 6, 2015 at 9:30 a.m.

**Advisor Lunch & Learn—
Probate Administration versus
Trust Administration**
Tuesday, May 5, 2015 at 12:00 p.m.

The Truth About Estate Planning
Tuesday, May 13, 2014 at 6:00 p.m.

**Top 10 Things You
Need To Know About Elder Law**
Thursday, May 14, 2014 at 9:30 a.m.

A Matter of Trust
Thursday, May 21, 2015 at 6:00 p.m.

Office Closed— Memorial Day
Monday, May 25, 2015

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.

Apple Crisp

Filling

3-4 medium apples
 1-2 tbsp. brown sugar
 1/2 tsp. cinnamon

Topping

1c. Brown sugar
 1c. Quick oats
 1/2c. flour
 1/2c. Butter
 (softened)
 1/2 tsp. cinnamon



Instructions

1. Preheat oven to 350°F.
2. Peel and cut apples into slices.
3. Place in 2qt. Casserole dish.
4. Add brown sugar and cinnamon, coating apples evenly.
5. In a separate bowl, combine brown sugar, quick oats, flour and cinnamon.
6. Cut butter into dry ingredient mixture until crumbles form.
7. Sprinkle topping over apples.
8. Bake for 35-40 minutes or until golden brown.
9. Enjoy!



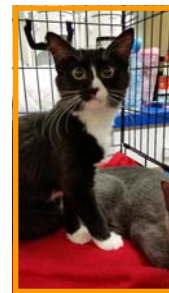
April is Prevention of Cruelty to Animals Month



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 Food Drive.

Items Needed:

| | |
|--------------------|---------------|
| Cat litter | Peanut butter |
| Bath towels | Cheerios |
| Pet food | Canned Tuna |
| Dog and Cat treats | Paper cups |
| Kongs | Puppy pads |



Lending a Helping Paw..
 Emily

Color: Black and White
Size: Small
Age: Baby
Gender: Female

Emily is such a beautiful girl. She is a little shy at first, but when you earn her trust, she is a sweetie. She loves to jump and play with her siblings. She likes crinkle balls, and catnip toys.

If you are interested in adopting Emily or to make a donation please call 321-262-4330 or email Ozzycat@hotmail.com.