

# Chambliss Estate Planning Newsletter – March 2024

## Section 1.01 March is National Social Work Month!

Shoutout to our incredible elder law and special needs care manager, Amy Boulware! We appreciate her impactful work advocating for elders, individuals with disabilities, and their families. For more information on how Amy supports our clients, please visit [her bio](#).



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## Section 1.02 Securing the Future: The Advantages of Supplemental Needs Trust Planning for High Net Worth Families

By: [David Roberts](#)

In the world of estate planning, high net worth individuals and families increasingly recognize the importance of advanced planning, including the use of supplemental needs trusts (SNTs), as a powerful tool for ensuring the well-being and financial security of their loved ones. By strategically incorporating SNT planning into a holistic estate plan, families can navigate the delicate balance between preserving assets for future generations and safeguarding the access to crucial public benefits for an individual with a disability. As medical and pharmaceutical intervention

continues to extend the longevity of those with severe disabilities, the associated cost of care and support increases. Advanced planning can provide peace of mind and security for each family's unique needs.

### **Preserving Family Assets**

One of the primary considerations for high net worth families is preserving wealth for future generations. Traditional estate planning can inadvertently jeopardize the eligibility of family members with disabilities for means-tested government assistance programs or require spend-down prior to approval. However, SNTs offer a solution by allowing families to set aside funds for the benefit of an individual with a disability without compromising their eligibility for benefits such as Medicaid or Supplemental Security Income (SSI) while simultaneously protecting those assets for future generations.

### **Protecting Access to Public Benefits**

Public benefits play a vital role in providing medical care, income support, and other essential services for individuals with disabilities. SNTs are specifically designed to safeguard these benefits by creating a financial structure that supplements government assistance. This ensures that family members with disabilities continue to receive the support they need without jeopardizing their eligibility for critical public programs. While some families may think public programs are unnecessary, it is crucial to consider a holistic estate plan that anticipates changes to public policy and the ever-increasing cost of medical and support care. Advanced planning can help keep every available avenue of support open.

**To read the full article, click “Read More” below.**

[Read More](#)

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## **Section 1.03      Save the Date — April Showers Bring May Flowers... to Chambliss!**

Mark your calendars! In honor of National Elder Law Month, we are hosting our second annual “April Showers Bring May Flowers... to Chambliss!” event on Thursday, May 16, 2024. Create a spring bouquet for a loved one, your favorite elder, or yourself! Those who do not wish to take their bouquets with them can leave them and the Chambliss team will donate their arrangements to a local senior living facility.

We are excited to once again partner with Flowers by Gil and Curt for the blooms and floral guidance.

Spots are limited — keep an eye on your inbox for additional registration details. Check out some photos from last year's event below!

# Help Happiness Bloom!



## Estate Planning Resources

### [A Useless Power of Attorney: Avoid Free Legal Documents](#)

A power of attorney designates a trusted individual to make decisions or conduct transactions on your behalf. They could be related to personal finances, business operations, or medical needs and used for a single immediate purpose or an ongoing situation...

[Read More](#)



### **[Do Personal Injury Settlements Affect SSI or SSDI Benefits?](#)**

The answer to how personal injury settlements affect Social Security Disability Insurance or Supplemental Security Income benefits depends on your specific situation. However, there is a general answer...

[Read More](#)

### **[Getting Help When Providing Care at Home for Aging Parents](#)**

As they grow older, your parents may prefer to continue living in their home rather than moving to a long-term care facility. They are not alone in this; more than three-quarters of adults over the age of 50 say they would prefer to age in place. If your parent can safely live at home on their own with your support, you may wish to seek some form of outside help...

[Read More](#)



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## Upcoming Events

### [Climbing Higher](#)

**Where: High Point Climbing and Fitness | When: Mondays, March 25-April 29, 2024**

This is a six-week indoor adaptive climbing program for individuals with a variety of intellectual or physical disabilities, ages 6 and up. Spots are limited — please RSVP with Jessie at [jmock@chattanooga.gov](mailto:jmock@chattanooga.gov) or 423-643-6606.

### [Chillin' Like Villains: A Night of Bowling](#)

**Where: Spare Time Hixson | When: March 27, 2024**

Chillin' Like Villains is an adult social group for individuals who have various disabilities, ages 18 and up. We meet once a month at different locations around town and do a variety of activities such as attend sporting events, potluck dinners, themed evenings, and much more. Spare Time Hixson is providing a 50% off rate that will cover shoes and bowling for the allotted time. To participate, please RSVP by March 20 to Jessie at [jmock@chattanooga.gov](mailto:jmock@chattanooga.gov) or 423-643-6606.

### [Miracle League of Chattanooga Spring Season](#)

**Where: Rotary Field at Warner Park | When: April 13-May 18, 2024**

Miracle League provides individuals with disabilities the ability to enjoy the game of baseball, the thrill of competition, and the excitement of teamwork. It's a place where participants, volunteers, and spectators can experience the joy and fulfillment of watching the children hit grounders and smile as they go around the bases. For more information on Miracle League, call 423-266-3766. To register, visit the [event page](#).

### [Challenge Air Fly Day](#)

**Where: Wilson Air Center | When: April 20, 2024**

Chattanooga Therapeutic Recreation Services is partnering to bring the gift of flight to children with disabilities in our community. Highlights of the day for participants include an educational ground school, a 30-minute flight, face painting, cool static aircraft, lunch, service animals, and much more. To register, please visit the [Challenge Air website](#).

### [C.H.I.P.S. Golf](#)

**Where: Brown Acres Golf Course | When: Tuesdays, April 23-May 28, 2024**

This is a weekly round and instruction of golf for individuals with cognitive and intellectual disabilities. Participants must be able to play nine holes independently with previous golf experience with minimal assistance. The cost is \$5 per game. To sign up, contact Elaine at [eadams@chattanooga.gov](mailto:eadams@chattanooga.gov) or (423) 643-6607.

## Also Check Out

### [YMCA Adaptive Swimming](#)

The Downtown YMCA received a grant to provide 35 Downside Up members with eight free adaptive swim lessons. The team will provide 30-minute sessions on Sunday afternoons starting spring 2024. This opportunity is for all level swimmers, ages 3-17, and all abilities. If you are interested, please email [downsideupinc@gmail.com](mailto:downsideupinc@gmail.com) — limited spaces available.