

# Planning for a good life

Tips for people with disabilities and those who support them

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# Planning for a good life

*Tips for people with disabilities and  
those who support them*



September 28,  
2017





Our Webinar Moderator: Tim Ames

**Executive Director of Plan Institute and PLAN**

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# **Why plan for the future?**





Ted Kuntz

**Author, parent, Chair of Plan Institute Board and psychotherapist**



Tom O'Dwyer, Ability Tax & Trust Advisors

**Tax principal, specialized in disability tax and planning**




Brendon Pooran, Pooran Law

**Founding lawyer, instructor, founding director of PLAN Toronto**


# *Future Planning Tool can help*

[A-](#) [A](#) [A+](#)

[HIGH CONTRAST](#) [REMOVE HIGH CONTRAST](#)

Plan  
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[HOME](#) [START MY PLAN](#) [PLANNING TOPICS](#) [GLOSSARY](#) [RESOURCES](#)




## Future Planning Tool


Build a plan to help you secure the future for you or anyone with a disability.


[HOW This Works >](#) [START My Plan >](#) [BROWSE Planning Topics >](#)

 [How This Works](#)

Use this Future Planning Tool to:


 1 Guide you through the steps required to identify your

 2 Build a personal plan to secure the future for you or

 We know planning for the future can be a difficult and complicated task. This Future Planning Tool simplifies the process and guides you through the steps of planning for a good life, including financial security, personal network building, estate planning, housing choices and supported decision-making.



# Getting started with the *Future Planning Tool*

 *Let's get started!*

Which province do you live in?

- ☐ Ontario
- ☐ British Columbia

Has your family set up a Will?

- ☐ Yes, and it was reviewed/updated in the last 6 months
- ☐ Yes, and it was reviewed/updated more than 6 months ago
- ☐ No
- ☐ I'm not sure

Has your family set up a Trust to benefit you or a member of your family?

- ☐ Yes, and it was reviewed/updated in the last 6 months
- ☐ Yes, and it was reviewed/updated more than 6 months ago
- ☐ No
- ☐ I'm not sure



 *How This Works*

Use this Future Planning Tool to:

- 1** Guide you through the steps required to identify your goals.
- 2** Build a personal plan to secure the future for you or anyone with a disability.

Future Planning Tool: How-To-Video



-  We know planning for the future can be a difficult and complicated task. This Future Planning Tool simplifies the process and guides you through the steps of planning for a good life, including financial security, personal network building, estate planning, housing choices and supported decision-making.
-  To start, click on the "START My Plan" button. You will then be asked some questions to direct you to recommended topics for your review. The recommended topics will help you

# Planning for a good life begins with...

- 1) Financial Security
- 2) Relationships and Contribution
- 3) A Place to Call Home
- 4) Empowered Decision Making

# 1. Financial Security

**A good future plan involves a mix of financial options to help ensure the future of your loved ones.**

***Future Planning Tool Topics:* Estate Planning; Provincial & Other Benefits;  
RDSP; Savings & Investments; Trusts** #futureplanning

# Future Planning Tool example: Estate Planning

There are 10 action tasks under this topic

☐ SELECT ALL

☐ DESELECT ALL

<div>&lt;</div> <div>Introduction to estate planning</div> <div><input type="checkbox"/> SELECT</div>	<div>Gather relevant information</div> <div><input type="checkbox"/> SELECT</div>	<div>Select an executor</div> <div><input type="checkbox"/> SELECT</div>	<div>Choose a guardian for children under the age of 19</div> <div><input type="checkbox"/> SELECT</div>	<div>&gt;</div>
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1. Introduction to estate planning

One way a family can help to ensure the continued well-being of their loved one living with a disability is to make a careful estate plan. This could mean talking to a lawyer about what they want their Last Will and Testament to say, or taking other steps. Whether you are a family member concerned about your loved one's future, or the person who might benefit from this planning, here are the steps involved.

Estate planning involves taking proactive steps to deal with your assets (things you own) while you are still alive to ensure that your family members are taken care of, both personally and financially, once you have passed away.

An estate plan may involve:

- writing a will;
- executing an Enduring Power of Attorney (EPOA);

## **2. Relationships & Contribution**

**Being together in relationship is the foundation of a good life.**

***Future Planning Tool* topics: Personal Support Networks,  
Contribution**



### 3. A Place to call Home

The key to creating a home is to:

- Have control over the home environment
- Make sure it reflects the person at the centre's wants and needs
- Ensure the person at the centre chooses who they live with

# Future Planning Tool example: Housing

There are 12 action tasks under this topic

☐ SELECT ALL

☐ DESELECT ALL

<div><div>&lt;</div><div>Ask what home means to you</div><div><input type="checkbox"/> SELECT</div></div>	<div><div>Learn about different options</div><div><input type="checkbox"/> SELECT</div></div>	<div><div>Consider personal compatibility</div><div><input type="checkbox"/> SELECT</div></div>	<div><div>Consider financial issues</div><div><input type="checkbox"/> SELECT</div></div> <div>&gt;</div>
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1. Ask what home means to you

Having your own home is a common dream, as home is often a haven or safe place and gives you the chance to offer hospitality to others.

Ask yourself what home means to you. What are you used to? How can you recreate that? Do you want to live on your own or with people you know and like? Do you need staff support or none? Priorities might include continuity, security, privacy and having one's choices respected. The ideal home will reflect your character.

Once the meaning of home has been clarified, you can start to think about different forms of ownership that would suit your needs and are realistic, given your financial situation.

Many of us cannot afford to purchase our own home. There are alternatives to private home ownership, however, that will provide

## **4. Empowered Decision Making**

**A good life includes honouring the choices of people.**

*Future Planning Tool* topics: **Legal Decision Making**

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# *Future Planning Tool* can help



## Resources

This library of resources includes:

- Resources and tools to help you with your tasks or direct you to further information.
- Information about national and provincial support programs.
- Information about organizations and agencies that can further support you to achieve your goals.

SELECT A PROVINCE

ALL



### MORE ABOUT CONTRIBUTION - ALL PROVINCES

[Asset-Based Community Development Institute \(ABCD\) >](#)

[How to Recognize That the "Deficits" of People Labeled Disabled are Actually Assets, Judith Snow >](#)

## MINOR TASKS BY WEEK

Week of	Minor Task(s) To Do	✓	Who Can Help?
<b>MONDAY</b> <hr/> Month, Day	1. _____ 2. _____ 3. _____	<input type="radio"/> <input type="radio"/> <input type="radio"/>	1. _____ 2. _____ 3. _____
<b>TUESDAY</b> <hr/> Month, Day	1. _____ 2. _____ 3. _____	<input type="radio"/> <input type="radio"/> <input type="radio"/>	1. _____ 2. _____ 3. _____
<b>WEDNESDAY</b> <hr/> Month, Day	1. _____ 2. _____ 3. _____	<input type="radio"/> <input type="radio"/> <input type="radio"/>	1. _____ 2. _____ 3. _____
<b>THURSDAY</b> <hr/> Month, Day	1. _____ 2. _____ 3. _____	<input type="radio"/> <input type="radio"/> <input type="radio"/>	1. _____ 2. _____ 3. _____
<b>FRIDAY</b> <hr/> Month, Day	1. _____ 2. _____ 3. _____	<input type="radio"/> <input type="radio"/> <input type="radio"/>	1. _____ 2. _____ 3. _____



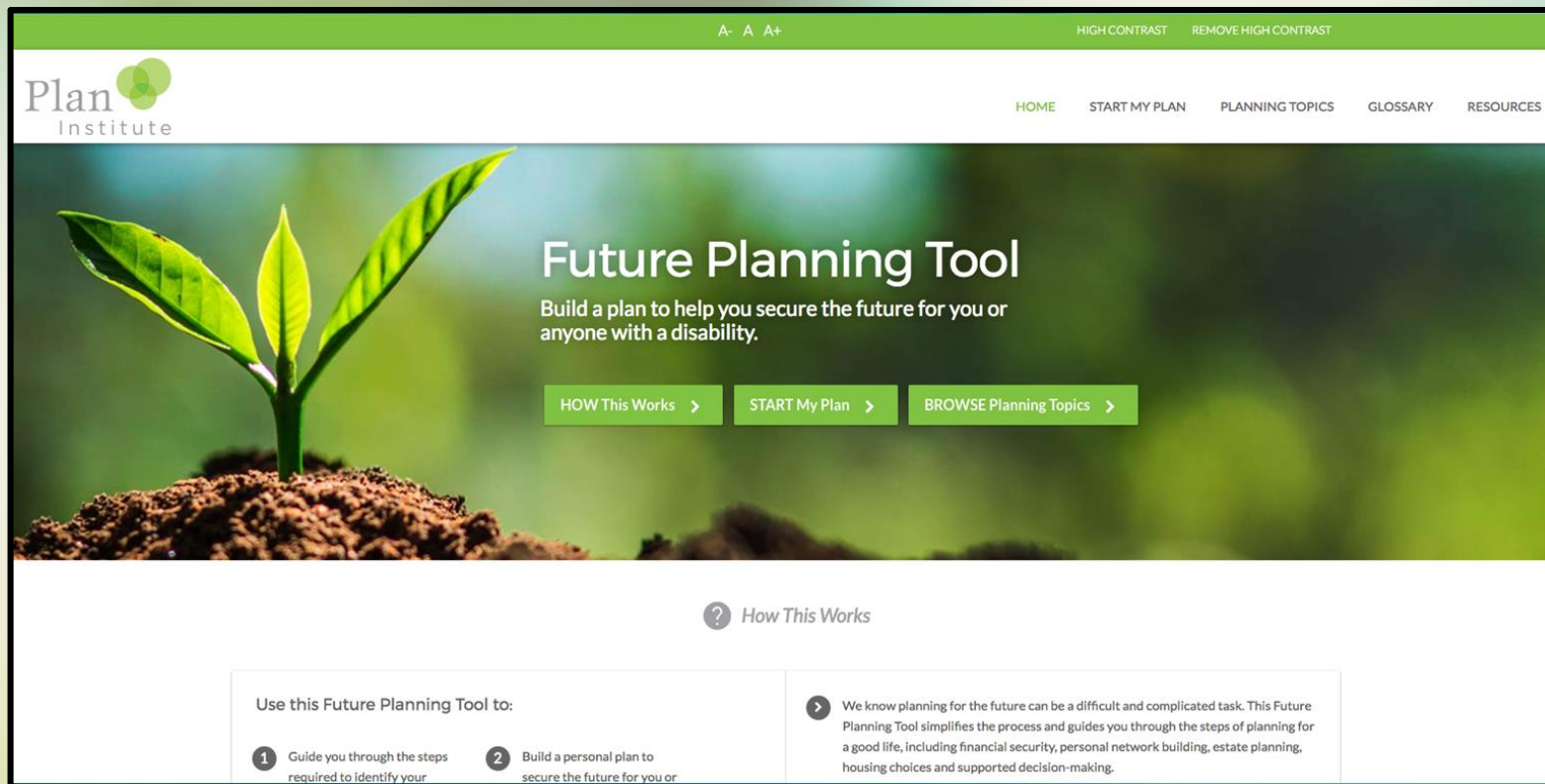
Questions or  
Comments



**Check out the Future Planning Tool:**

**[www.futureplanningtool.ca](http://www.futureplanningtool.ca)**

# www.futureplanningtool.ca



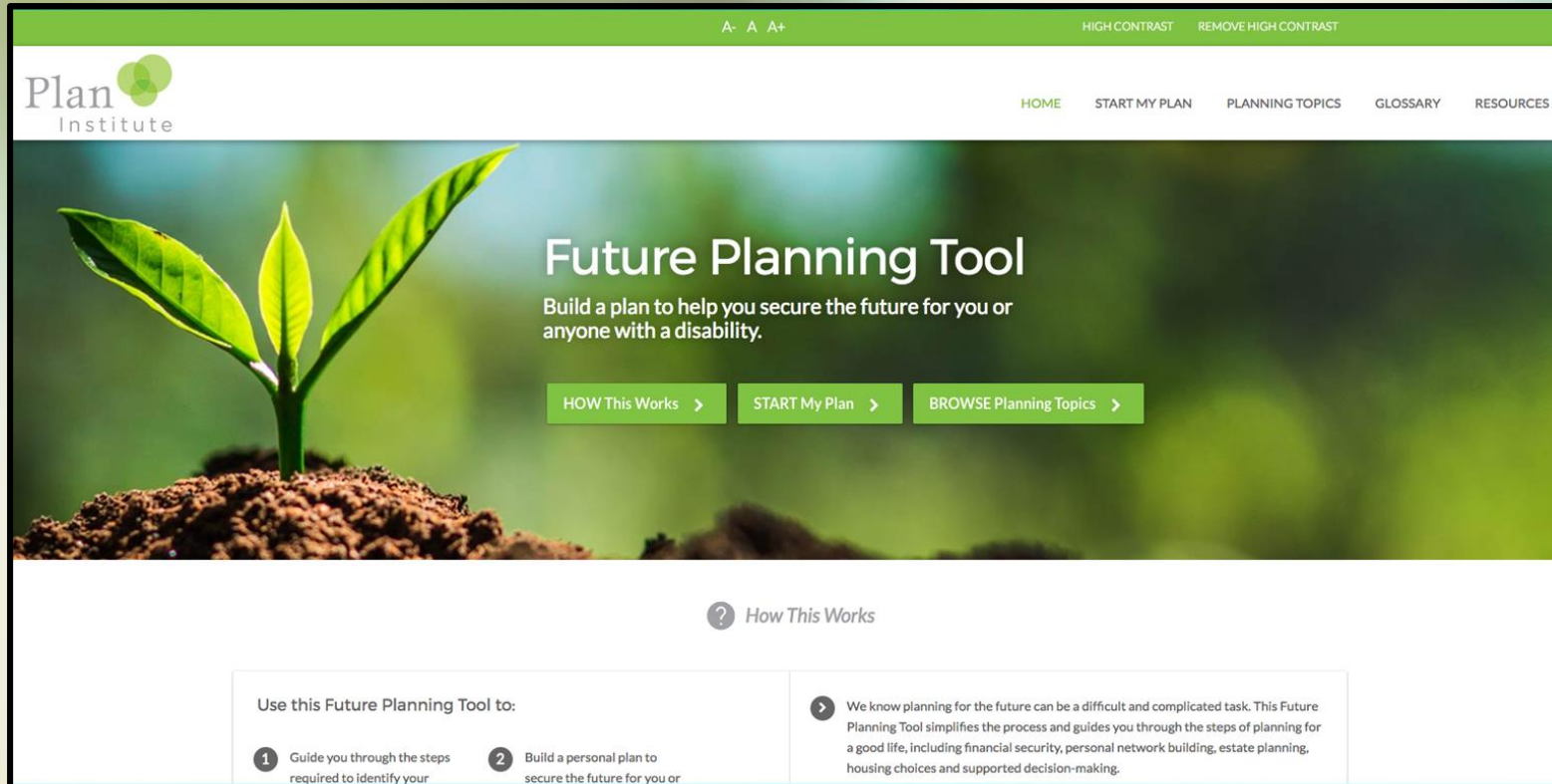
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# Thank you to our partners:



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