

# Retire Secure for Parents of a Child with a Disability

## About the Authors

**Deborah McFadden**, former U.S. Commissioner of Disabilities (1989-1993), is one of the nation's top experts on helping parents qualify their children to receive Supplement Security Income (SSI) or Social Security Disability Insurance (SSDI). Qualifying for one of these programs is mission critical. Not only is there a monthly benefit, but the child could qualify for tuition benefits, vocational training benefits, Medicare, other insurance benefits, etc. It is also critical that the disabled child is receiving SSI or SSDI when the parent dies.

Deborah is also the mother of Tatyana McFadden, one of, if not the most honored and recognized athletes with a disability in the world.

**Julianne E. Steinbacher, Esq., CELA, LLM** is the founding shareholder of Steinbacher, Goodall & Yurchak, a special needs planning law firm in Pennsylvania. Julie has over 20 years of experience drafting special needs planning documents for families and administering estates. As a former social worker, she has seen the devastating effects the lack of planning for long-term care can have on a family. Among other critical recommendations and advice, Julianne's expertise helps parents understand the role of Special Needs Trusts (SNT) in protecting the finances of their child with a disability.

**James Lange, CPA/Attorney** has written 10 financial books for IRA and retirement plan owners. Jim's strategies have been quoted 36 times in *The Wall Street Journal* and his strategies have also been quoted in *The New York Times*.

Getting the financial strategies right is critical. Few authors have the extensive Roth IRA conversion expertise that is essential to come up with the optimal plan for most parents of a child with a disability. Jim has been a Roth IRA conversion expert since 1998 when he wrote the first peer-reviewed article on Roth IRA conversions published by the American Institute of Certified Public Accountants' tax journal, *The Tax Adviser*.

Jim's daughter, Erica, has a disability. His proactive strategies ensure that Erica will be \$1.9 million better off over the long term—*protecting Erica's financial future long after Jim and his wife have passed*. Jim wants other parents to emulate his actions to protect their disabled children.