SPECIAL NEEDS **PLANNING**

Building a Holistic Life Plan

Special needs planning can be complex, but it pays dividends that are well worth the effort. With our experienced team guiding you through every step, this process can provide clarity and confidence about the future of your loved one.

At the heart of every long-term plan is the wish to provide for yourself and your loved ones. Our team of professionals is here to guide you through this process. Our goal is to help you develop a comprehensive plan that covers not only important financial planning aspects, but day-to-day living arrangements for your loved one.

LETTER OF INTENT

This process starts with you. You'll write a Letter of Intent (LOI), which will become the core of our plan. Take your time with this important document and continue to add to it as things occur to you. Think of it as a journal sharing a day in the life of your dependent. What are her favorite or least favorite foods? What hobbies does he enjoy? What are her ability levels and daily routines? Imagine you're taking a trip out of town and writing an instruction manual for a caregiver. What would you include?

This document should also include:

- Education and work experience
- Existing resources and needs for future resources
- Housing recommendations
- Legal and financial arrangements
- A list of family, friends and trusted associates who can offer support.

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COMMUNITY PARTNERSHIP

Once you've written your LOI, we will begin to create a holistic life plan for your loved one. Based on the needs outlined in the letter, we can help find community resources. Our goal will be to build a network to supplement your existing support structure of family and friends. This can make a powerful difference, both for you and for your loved one.

We can help you put together a full-service team of professionals. Depending on your needs, this might include:

- A team of nonprofit partners in your area
- An estate planning attorney with experience in special needs planning
- A certified public accountant
- An insurance specialist
- A banker with private banking experience
- A case manager who will help with medical and therapeutic needs, housing, social services and government benefits.

HOLISTIC FINANCIALS

The holistic plan will also address your family's finances, ensuring your loved one's needs are met for their lifetime while still allowing you to meet your goals.

We will build a detailed wealth distribution, accumulation and preservation plan that will include:

- A Special Needs Trust
- An education plan
- A housing plan
- A retirement plan
- Key risk management instruments (insurance and legal documents)

The plan will be reviewed and updated as needed through the years.

It's essential to partner with someone you trust who has experience with special needs planning. After all, this is more than a single transaction—it's a relationship for life. At Wealth Enhancement Group, we have the deep expertise to guide you through this process with compassion and understanding. We would be honored to work with you.

Having a strong support network in place can make a powerful difference.

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