



# SPECIAL NEEDS **PLANNING**

## The First Step to a Bright Future for Your Loved One

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.

When it comes to estate planning, even the most practical among us tend to procrastinate. In a recent survey, 56 percent of Americans agreed that it's important to have a will, but only 33 percent have one.<sup>1</sup> If you have a child or another family member who has special needs, estate planning is essential.

This type of planning can be complicated, with many variables to consider. You'll need time-tested advice from professionals with experience in this area—that's where our team comes in. Our specialists can provide customized advice for even the most unique situation. We will guide you through this planning process with care and compassion.

The goal of special needs planning is to create a life plan that addresses every aspect of your loved one's future. It's intended to help you maintain, grow and protect your wealth to help meet your goals and benefit future generations.

We'll start with a discovery meeting to learn about your values, priorities and goals. Next, with your input, we will begin building your plan. From there, we'll update it regularly to make sure it still suits your needs.

### A COMPREHENSIVE PLAN IS DESIGNED TO:

- Provide financial resources for your dependent while preserving the individual's eligibility for government benefits.
- Consolidate key medical information, financial documentation, and details about the beneficiary's daily life.
- Ensure the beneficiary's daily care requirements and financial needs are met.
- If needed, create a detailed Special Needs Trust and designate a Trustee to handle its implementation.

*You've always been there for your loved one. Even when you can't, you can make sure your legacy of love lives on. Talk to us about how we can help.*

<sup>1</sup><https://www.caring.com/caregivers/estate-planning/wills-survey>