

"60% of caregivers over the age of 65 had no plans for the future of a family member with an intellectual or developmental disability."

Nancy Webster, former President, The ARC of the United States

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MY STORY:

My involvement in working with families with special needs is personal. I have two family members with special needs. Unfortunately, I have witnessed the tragedy and chaos due to lack of planning. In 2013, a family member was killed in a car crash, leaving behind an adult son with severe autism who is non-verbal. There were no plans for this situation, nor were there any arrangements for on-going care after the death of a parent, who was over 65. There was nothing in the parent's wallet to inform first responders of the situation of a child with a disability living in the home, and who to contact for appropriate support and help. Anyone who knows a person with severe autism is aware of the panic and "meltdown" that can ensue when there is a disruption in their routine or environment. This might have been avoided.

Almost everyone knows someone who has a family member with special needs. For over two decades, I have been advocating the need to plan now to help prevent complications for families and individuals with special needs. Over those years, I've seen that "YOUR NEXT CRISIS IS NOT ON YOUR CALENDAR."

Long-term planning issues often include guardianship, plans for residential care, ABLE Accounts, a Special Needs Trust, and – in some cases – an OBRA '93 Trust. Sage Planning provides advice on ways to fund these trusts while also planning for the retirement of the parents. Often overlooked is the importance of proper Beneficiary Designations to prevent possible loss of government benefits for the person with special needs.

Navigating the maze of financial matters can seem overwhelming to parents who are focused on maximizing the potential of their child with a disability. A knowledgeable and experienced team is needed to plan for a person with

a disability. This usually includes a financial planner, an attorney, and a benefits consultant. Your situation is unique.

Let's start with a conversation.



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