




**The Facts:
The Special Needs Community**


- Over 20% of the population*
- Disabilities vary greatly – 4 types
 - ✓ Developmental
 - ✓ Physical
 - ✓ Cognitive
 - ✓ Mental Illness

*Source = U.S. Census (2010)



**The Facts:
The Special Needs Community**

- Everyone, rich or poor, is impacted
- Families will do whatever it takes
- Families rely on each other
- They never stop searching



The Reality

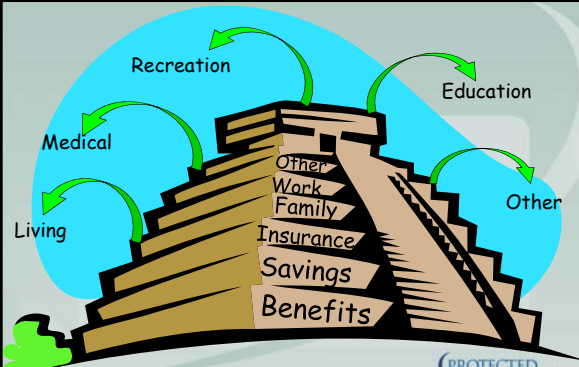
- Special needs market is significant and growing
- Majority of advisors not serving these clients
- Small portion of advisors understand issues
- Families want help
- Liability exists for advisors if issues not addressed




Conflicts We See

- Disagreement on capabilities
- Control of future
- Understanding of needs





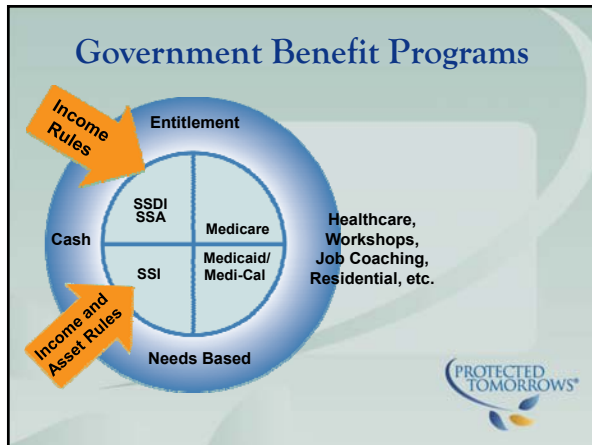
Create the Vision

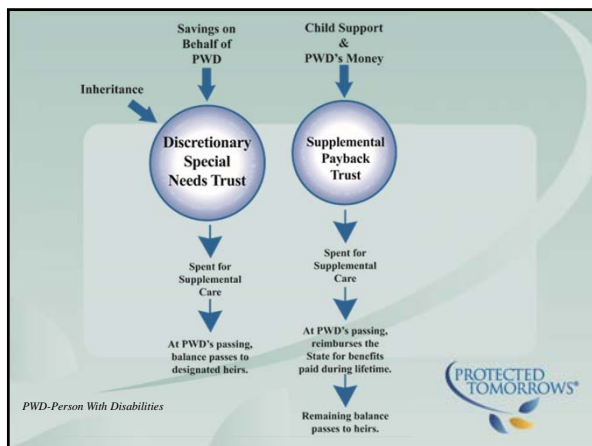


**STAGE 2:
CREATE the Future Map™**

0 - 3 Childhood	<input type="checkbox"/>
4 - 18 School	<input type="checkbox"/>
19 - 22 Transition	<input type="checkbox"/>
23 - 65 Adulthood	<input type="checkbox"/>
Life without You	<input type="checkbox"/>


Income	
SSI	_____
Medicaid	_____
Family	_____
Other	_____
Expenses	
Living	_____
Medical	_____
Recreation	_____
Education	_____
Other	_____






The ABLE Act

- The ABLE Act amends Section 529 of the Internal Revenue Service Code of 1986 to create tax-free savings accounts for individuals with disabilities
- Encourages and assists individuals and families in saving private funds
- Provides and secures funding for individuals with disabilities that will supplement, but not replace benefits



Child Support

- May be payable for lifetime
- After 18 to Payback Trust
- Need court order



Choosing Future Care People™




Who can handle the responsibilities?

- Medical
- Government benefits
- School issues
- Recreation and social
- Employment
- Day programs
- Residential

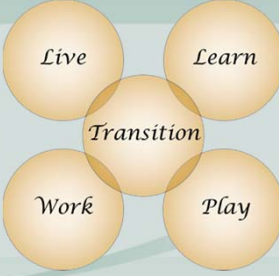


Other Care People™ considerations

- Each other first?
- Can they understand?
- Will the job outlast them?
- Are married couples preferable?
- Same as trustees?



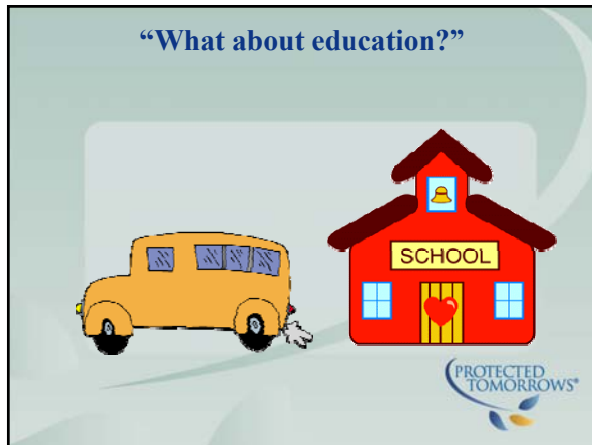
The Complexities of Transition



How to Start?



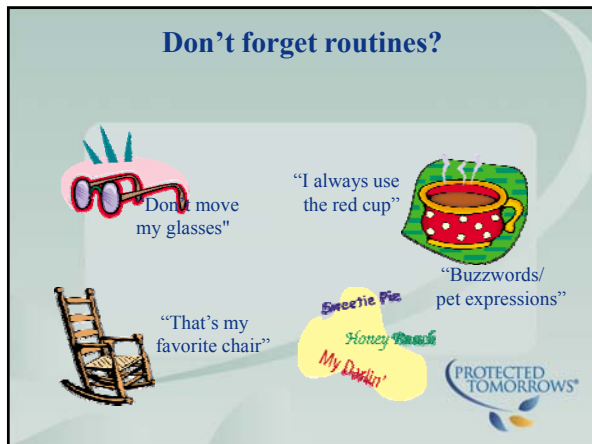













The Choices

- Be a specialist
- Work with a specialist
- **NOT** – Do Nothing



Your client's life mission of providing a safe and fulfilling future for their loved one with special needs is our mission, too.



Which Plan Will You Prepare for Your Client with Special Needs?



