



Good <MORNING, AFTERNOON, EVENING> and welcome. My name is <YOUR NAME>, and I represent <FIRM NAME>.

Planning for the personal needs and financial security of a loved one who has a disability or special needs may seem overwhelming. While the process may not be easy, it doesn't have to be that difficult. It's important to take the time to understand the basics, get the professional help you need, and proceed in an organized fashion.

This presentation will attempt to present the basics of special needs planning, and suggest some strategies that may be appropriate for some of you.

Please keep in mind that this presentation is intended only as an introduction to a complex and highly specialized area, and that you will need to consult an experienced advisor to determine whether any of the strategies presented here are right for you. <CLICK>

[V20N1]

Risks of Not Planning Ahead

Upon your death, certain decisions will be made for you:

- Appointment of a guardian and/or a conservator
- The state will determine how much of your estate your loved one will inherit
- The money might run out



By not planning for what might happen after you're gone, you may be risking your loved one's future.

<CLICK> For example, if a guardian or conservator is needed to attend to your loved one's personal or financial needs, and you have not planned properly, the court can appoint someone upon request who may not be the person you would choose.

<CLICK> Or, if you fail to provide for your loved one by executing a valid will, state law will determine how much property your loved one will get, and that might not be enough.

<CLICK> Even worse, if you fail to plan ahead, there may not be enough money for the proper care of your loved one for the rest of his or her life. So, it is vital that you put financial plans in place to make sure this does not happen. <CLICK>

Planning Steps

You need to:

- Create and implement a current personal care plan for your loved one
- Create a transition plan for continued personal care as circumstances change
- Create and execute a legal plan
- Create and implement a financial plan



What are some of the specific things you need to do? Let's take a look, step by step, and keep in mind that we'll talk more about each step separately.

You need to: <CLICK>

- Create and implement a personal care plan for your loved one <CLICK>
- Create a transition plan for the continued personal care of your loved one as circumstances change <CLICK>
- Create and execute a legal plan, and <CLICK>
- Create and implement a financial plan <CLICK>