



COMPLETING THE ENTIRE PUZZLE

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A Special Needs Trust is Only One Piece of the Puzzle

Families with a Special Needs Loved One are challenged with the day-to-day responsibilities of care and the weight of planning for the future. Families understand the significance of having a Special Needs Trust that is designed by a qualified attorney. A properly designed Trust clearly designates how resources and assets will be used, ensures the continuation of future government benefits, and most importantly, it helps to secure the Loved One's quality of life.

Having a Special Needs Trust is important; however, it is only one piece that aids in properly planning for the future of your Special Needs Loved One. The Special Needs Trust acts as one of the center pieces inside a puzzle. Without taking time to look at the back of the box to see what the entire puzzle looks like, it's difficult to envision which pieces join together and how big the puzzle actually is. Similarly, many facets of a Loved One's future interconnect to assemble A Special Needs Plan™.

Looking at the back of the puzzle box will show you how A Special Needs Plan™ connects the Special Needs Trust to the following pieces:

1. **The Education of Future Care-givers** to clearly define the day-to-day living responsibilities, goals for the future, and complexities of daily decisions for the individuals who will care for your Special Loved One when the primary caregiver passes away.
2. **Distribution rules** of the trust and educating the trustee in the proper use of money. If money is used in a trust for the wrong reason, it could become disqualified and place future benefits in jeopardy
3. **A Proactive Tax Strategy** to understand the position of taxes today, the probable increase in taxes and decrease in public benefits in the future, and to learn how to position your money and assets providing for you and your Loved One's future, not for the government's future.
4. **A Clear Funding Strategy** in order to secure your Loved One's future and the future of your entire family.
5. **A Communication Strategy** that educates extended family members (especially grandparents) on the importance of gifting and leaving money in the "right" way so government benefits are not lost.
6. **Change.** Life will change, and your Loved One's development very well may change over time. Therefore, it's important that the comprehensive plan (including the Special Needs Trust) is designed with prudent flexibility to move with the ebbs and flows of life.

When all the pieces are sitting in the box, it's overwhelming for families in determining where and how to get started. It's critical to turn the box over and to keep the whole picture in front of you. At A Special Needs Plan™, we help families connect the right pieces to plan for and secure L.I.F.E.™ (Lasting Independence For Everyone™).

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