



# 5 DISAPPOINTING REALITIES PLANNING PROFESSIONALS DON'T WANT YOU TO KNOW:

*Is Your Advisor  
Competent To Help You  
With Your Child's Special  
Needs Plan?*

**WARNING:  
DON'T HIRE AN  
ADVISOR BEFORE  
READING THIS.**

I know it's not breaking news to you that planning for your child's future can feel overwhelming, frustrating, and confusing at times. Often, negative emotions such as these can paralyze families—preventing them from making any future planning decisions at all.

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*How are you dealing with any negative emotions, such as confusion or frustration, as you plan for your loved one with Special Needs?*

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One very important decision you can make that will help you overcome negative emotions is the choice to surround yourself with the right team of planning professionals. It is vital that any professional you choose to work with shares your **abundant, ability-focused mindset** regarding the future of your child or loved one with special needs.

Your planning team should be a **source of encouragement**. They should help your family persevere through the planning process, despite a flair up of negative emotions, because they also believe that your child can live a **purposeful life of impact**.

In addition to understanding the uniqueness of your family's situation, any planning professional you choose to work with must also understand the **complexities** of Special Needs Planning. Every financial and legal decision you make, including the strategies you implement, must work together to accommodate your family's **unique situation** and **Special Needs Plan**.

Although financial advisors, attorneys, and other professionals who do not specialize in Special Needs Planning may truly desire to serve you well, they are likely **not aware** of the many **intricate details** involved in the Special Needs Planning process and may not be able to fully comprehend the uniqueness of your family's needs and situation.

The following is a list of **5 Disappointing Realities** that are true about most typical planning professionals:



## **1. They Don't Specialize In Guiding Families Through The Special Needs Planning Process.**

There are many complicated aspects of special needs planning that need to be addressed precisely and accurately so that you feel confident that your child can live a happy and fulfilled life today and every day in the future. Complex government regulations and tax code policies must be fully understood and appropriately applied as you plan.

Professionals who specialize in guiding families through these unique conversations will understand the complexities of planning and will help develop strategies needed to allow your child to truly thrive.

## **2. They Have Very Little Prior Experience Helping Families Plan For Their Children With Special Needs.**

Because there are so many distinctive and multifaceted aspects of creating, implementing, and monitoring a Special Needs Plan, it is important to work with an individual or team that has ample experience with Special Needs Planning. An experienced team of professionals will know how to guide your family through the ever-evolving situation of caring for a loved one with special needs. Such a team will also be prepared to assist your family with unique situations that are outside of your control.

## **3. They Don't Have A Personal Connection To The Special Needs Community So They Really Don't Understand How Families Who Have Children With Special Needs Need To Plan.**

As you know, families who have children with special needs often have to plan differently from other families in many areas of their lives. Planning daily activities, a dinner out, or a family vacation likely take additional planning and consideration to accommodate your loved one. Finding and connecting with the right resources, therapies, and organizations that will allow your child's abilities to flourish are essential. Not to mention, financial and legal decisions are even more pressing for your child's lifelong success.

Since comprehensive Special Needs Planning involves so much more than just financial and legal services, it can be helpful to work with planning professionals who understand from personal experience what it's like to care



for a loved one with special needs. You may also feel more comfortable sharing your story with planning professionals who are connected to the special needs community through a child, sibling, or other loved one, because they *get it*—that is, they understand what you’re going through and how different planning can be for your family.

At the end of the day, it is essential that you feel confident that the planning professionals you choose to work with are committed to your family and your unique situations, goals, and concerns.

#### **4. They Don't Offer A Unique Client Experience Tailored To Meet The Needs Of Families Who Have Children With Special Needs.**

Planning for what happens if you are no longer here to care for your child is an important step in the planning process. But a professional who specializes in special needs planning will help create a plan that accomplishes much more than that. He or she will help a family create a plan that allows their child to live out their unique life of purpose and impact today AND every day in the future.

#### **5. They Don't Collaborate With Other Professionals Serving The Special Needs Community.**

Because your special needs financial plan and legal plan are deeply intertwined and must function together effortlessly, it's common for financial planners and attorneys to work together to serve their clients. However, a comprehensive Special Needs Plan covers many areas beyond financial and legal planning. Are your advisors and attorneys *able* and *willing* to connect you to other professionals and resources that can help your family plan in areas outside of finances and legal details? What partnerships have they formed with community organizations, therapists, and government service providers?

### **Take Action Today!**

Remember, your planning team should be a source of encouragement. After asking your planning professionals this series of questions, you should know if they are qualified to serve your family—that is, whether they have the experience and empathy necessary to help you create a comprehensive



Special Needs Plan that will be impactful to your family and your child with special needs and will provide you with confidence and peace of mind about the future.

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*Everyone has the ability to #BeImpactful.*

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