



# Special needs planning checklist

Confidently checking all of the boxes means you are planning for a better future

The journey of creating a lifetime of continuous care for your loved one may seem daunting at first, but getting started is less overwhelming when you're organized. Use the following checklist to begin planning the future your loved one with special needs deserves.

- Create a holistic plan to ensure your loved one receives the long-term care they need.
- Create a Letter of Intent or "letter of instruction" to communicate information about your child as well as your vision of the future.  
*\*Remember to update this document periodically as your loved one and vision of the future changes.*
- Make sure all family members and interested parties are informed of the Life Care Plan and Letter of Intent.
- Identify all financial resources available to create the future your loved one deserves, including government benefits, employer benefits and personal assets.
- Carefully review all medical health plan options and coverages, including Medicaid and Medicare.
- Choose a guardian, conservator and/or a trustee to oversee the care of your loved one when you're no longer able to.
- Utilize wills, special needs trusts and other legal instruments to craft a well-defined estate plan.
- Anticipate making changes to the Life Care Plan once the child reaches the age of 18 with consideration to:
  - Do you think your loved one will seek employment?
  - What types of housing accommodations do you anticipate?
  - Does your loved one have any special employment, housing, transportation, social and recreational interests?
  - Will they require any special transportation accommodations?

Whether you have one or all of the boxes checked, a financial advisor can help you define or refine your plans and put them in action.



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