

***Confidently Forward***

Created For:



**BRAIN INJURY  
ASSOCIATION**  

---

**OF NORTH CAROLINA**

Created by:

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*Special Care Planner*

**[www.ASpecialNeedsPlan.com](http://www.ASpecialNeedsPlan.com)**



**A SPECIAL NEEDS  
PLAN™**

# Disclosure



The information provided is not written or intended as financial, tax or legal advice and may not be relied on for purposes of avoiding any Federal tax penalties. A Special Needs Plan, Inc., its employees and representatives are not authorized to give tax or legal advice. Individuals are encouraged to seek advice from their own tax or legal counsel. Individuals involved in the estate planning process should work with an estate planning team, including their own personal legal, financial or tax counsel.





# Your Speaker:



## ■ Ryan F. Platt

- Founder of A Special Needs Plan
- Chartered Special Needs Consultant
- Special Care Planner
- Chartered Financial Consultant
- MBA, Colorado State University
- BA, Economics from Wake Forest University
- Certified Family Business Specialist
- Former President, The Arc of NC Board of Directors

## Special Needs Planning?

How; is about creating your story, your family's story and your child's story

We need to understand how to create the story and what to include in the story



It all Starts with Why

Understanding LIFE

Lasting Independence For Everyone

Securing the future

What; are the specific action steps your family needs to take in order to ensure your story unfolds properly and that your Why is always secure!

# How?



## Framing “Your Story. . .”

Stephen R. Covey’s, “7 Habits of Highly Effective People”

Habit 2 is “Begin With The End in Mind”



Die or Disabled

College

Parents Die

Today

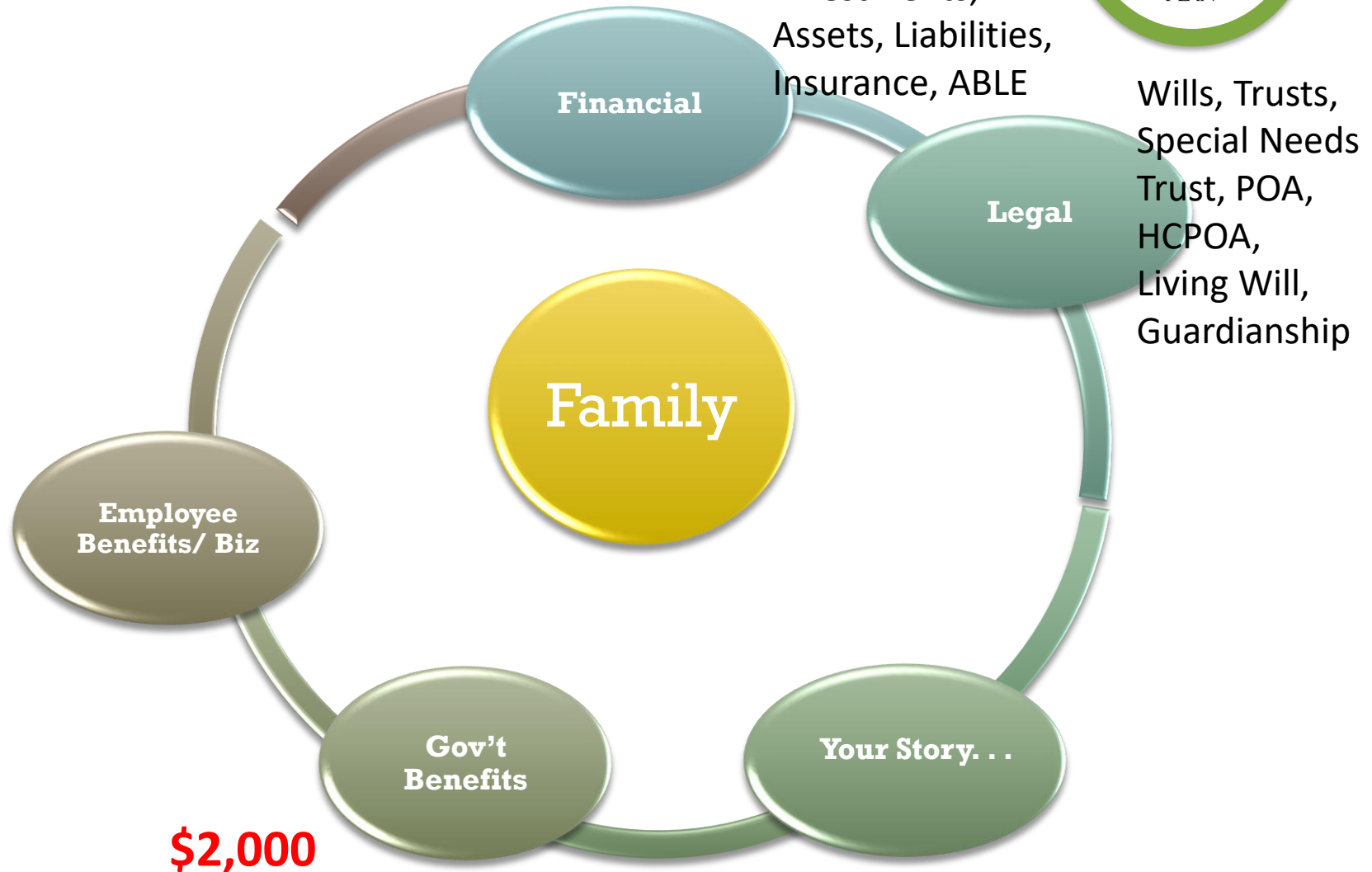
Transition

Long Term Care Costs

Parents Retirement

End of child’s life

# Coordination of the “What”





# Special Needs Trusts



## GOVERNMENT BENEFITS

SSI, SSDI  
Social Security  
Medicaid, Medicare

Room & Board

Basic Personal Needs

Care & Supervision

Employment Activities

Medical Care

## GOALS

Coordinate Available Resources  
Ensure Government Benefits  
Provide Money for Testamentary  
Improve Quality of Life  
Distribution of Assets

## WAYS TO

- Inter Vivos
- Testamentary

## SPECIAL NEEDS TRUST

d(4)A

d(4)C

Third Party

## HOW TO FUND?

- Lump Sum Payment
- Periodic Payments
- Life Insurance

Medical Care excluded from Government Benefits  
Basic Care if Government Benefits are Cut

## HOW TO CHOOSE A TRUSTEE?

- Responsibilities of trustee
- Advantages of a Co- or Administrative Trustee

Vacation, Trips, Entertainment  
Gifts on Special Occasions  
Professional Fees

# ABLE Account



## Benefits of ABLE

Have more than \$2,000

Still Qualify for Government  
Benefits

Tax Advantages

Used for Qualifying Disability  
Expenses

Place to save individuals money

## Disadvantages of ABLE

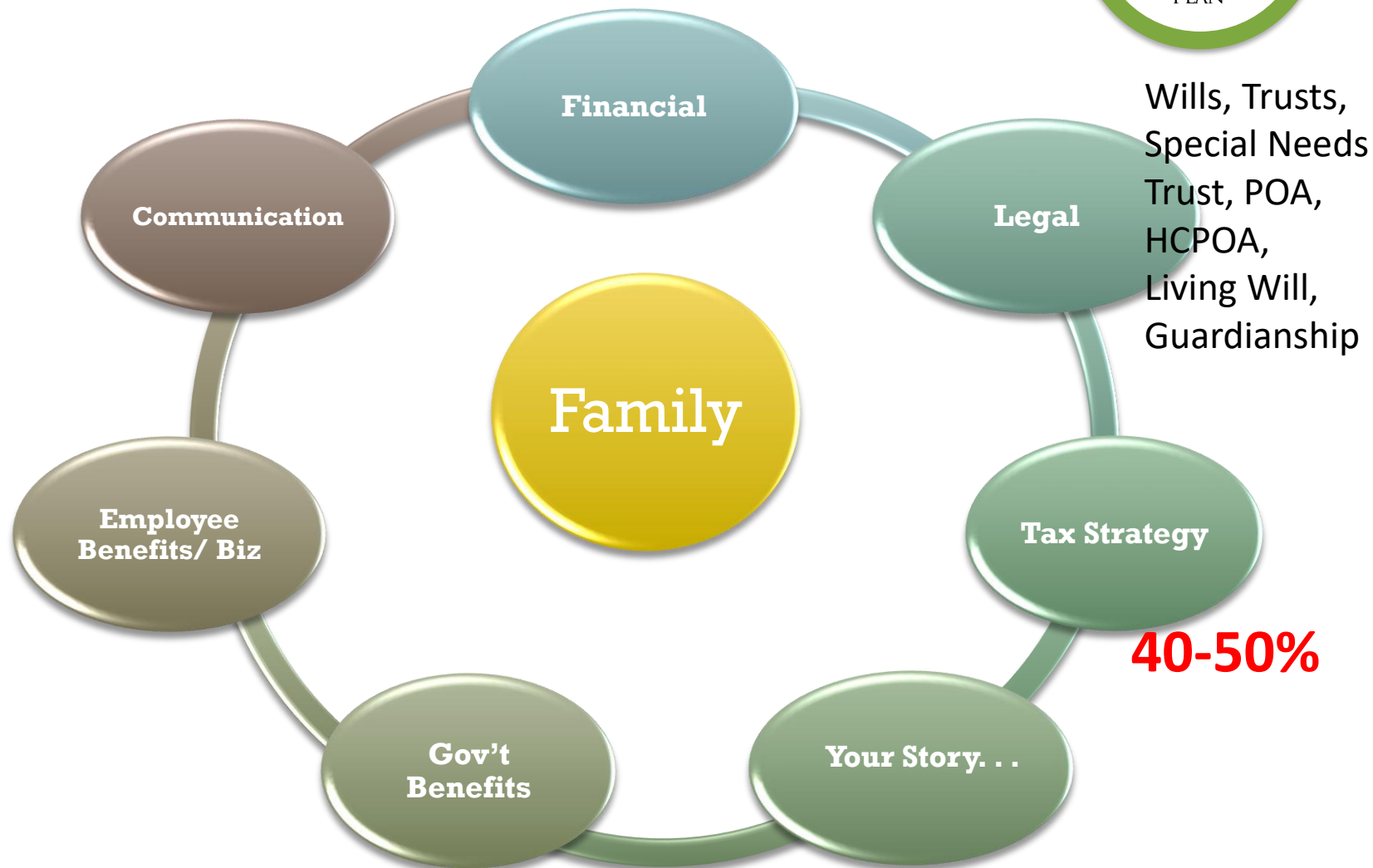
Annual Funding Limit

Maximum account value of  
\$100,000 before SSI is suspended

Must be diagnosed before age 26  
(Age 46 beginning in 2026)

Payback to Medicaid

# Coordination of the Structure



# Communication Strategy



## The LIFE Journal<sup>TM</sup>

Medical Information

Day to Day Activities

Your Hopes and Dreams

Marker

## Family Care Notice<sup>TM</sup>

Educates Family and Friends on the proper way to leave money to your loved one without jeopardizing future government benefits



## A SPECIAL NEEDS PLAN, INC

- Education

- Action

- Support

*"I have been impressed with the urgency of doing. **Knowing** is not enough; we must apply. Being willing is not enough; we must do!"*

Leonardo da Vinci

# How We Help



# Special Needs Planning



THANK YOU



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[www.ASpecialNeedsPlan.com](http://www.ASpecialNeedsPlan.com)

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