

# Planning for Special Needs Children

Have you established that your child will be cared for when you are no longer able to do so?



WWW.CARLSONFINANCIALGROUP.US 216 - 586 - 4853

## Questions to Consider...

- | YES                      | NO                       |  |
|--------------------------|--------------------------|--|
| <input type="checkbox"/> | <input type="checkbox"/> | Have you selected a guardian to care for your child when you are no longer able to do so, and have you executed the necessary legal documents?   |
| <input type="checkbox"/> | <input type="checkbox"/> | Have you written a letter of intent to express your wishes for how your children should be taken care of in the future?  |
| <input type="checkbox"/> | <input type="checkbox"/> | Are you familiar with the government benefits available for your child, and do you adequately understand the standards that must be met for your child to qualify for those benefits?                                |
| <input type="checkbox"/> | <input type="checkbox"/> | If friends or family have included your child in their wills, have you verified that it will be done in a way so that your child does not lose any available government benefits?                                    |
| <input type="checkbox"/> | <input type="checkbox"/> | Do you have a will that was drafted with special consideration and provisions concerning your special needs child?   |
| <input type="checkbox"/> | <input type="checkbox"/> | If something happens to you today, are there adequate funds to care for your special needs child for the rest of his or her life?  |
| <input type="checkbox"/> | <input type="checkbox"/> | Have you set aside specific funding or life insurance for your child, and is that funding properly characterized so as not to disqualify your child from government benefits?  |
| <input type="checkbox"/> | <input type="checkbox"/> | Does your estate or other advisors have experience in planning for families with special needs children?   |
| <input type="checkbox"/> | <input type="checkbox"/> | Has an attorney created a Special Needs Trust to help protect your child's present and future interests, and have you completed a thorough financial review to determine adequate funding for a Special Needs Trust? |
| <input type="checkbox"/> | <input type="checkbox"/> | Are you certain that you have established your special needs child will have the quality of life that you want for them?   |

**If you checked "no" to any of these questions, you may have gaps in your special needs planning.**

The Carlson Financial Group can help design and implement the funding of comprehensive plans and help address special needs now and in the future.

The material is general in nature, is provided for informational purposes only and does not constitute a recommendation for any person or persons with a Special needs Child. It is not intended to be regarded as legal, tax, or financial advice. Laws of a specific state or laws relevant to a specific situation may affect the applicability, accuracy, or completeness of this information. Neither Carlson Financial Group, Capital Analysts or Lincoln Investment, nor its employees, provides tax, legal or accounting advice. Please consult your own tax, legal, or accounting professional before making any decisions. Ryan Carlson, Registered Representative.

Advisory Services offered through Capital Analysts or Lincoln Investment, Registered Investment Advisers. Securities offered through Lincoln Investment, Broker/Dealer, Member FINRA/SIPC [www.lincolninvestment.com](http://www.lincolninvestment.com)  
Carlson Financial Group and the above firms are independent and non-affiliated.

**Carlson Financial Group - 13374 Ridge Rd. North Royalton, OH 44133**