



all needs
P L A N N I N G

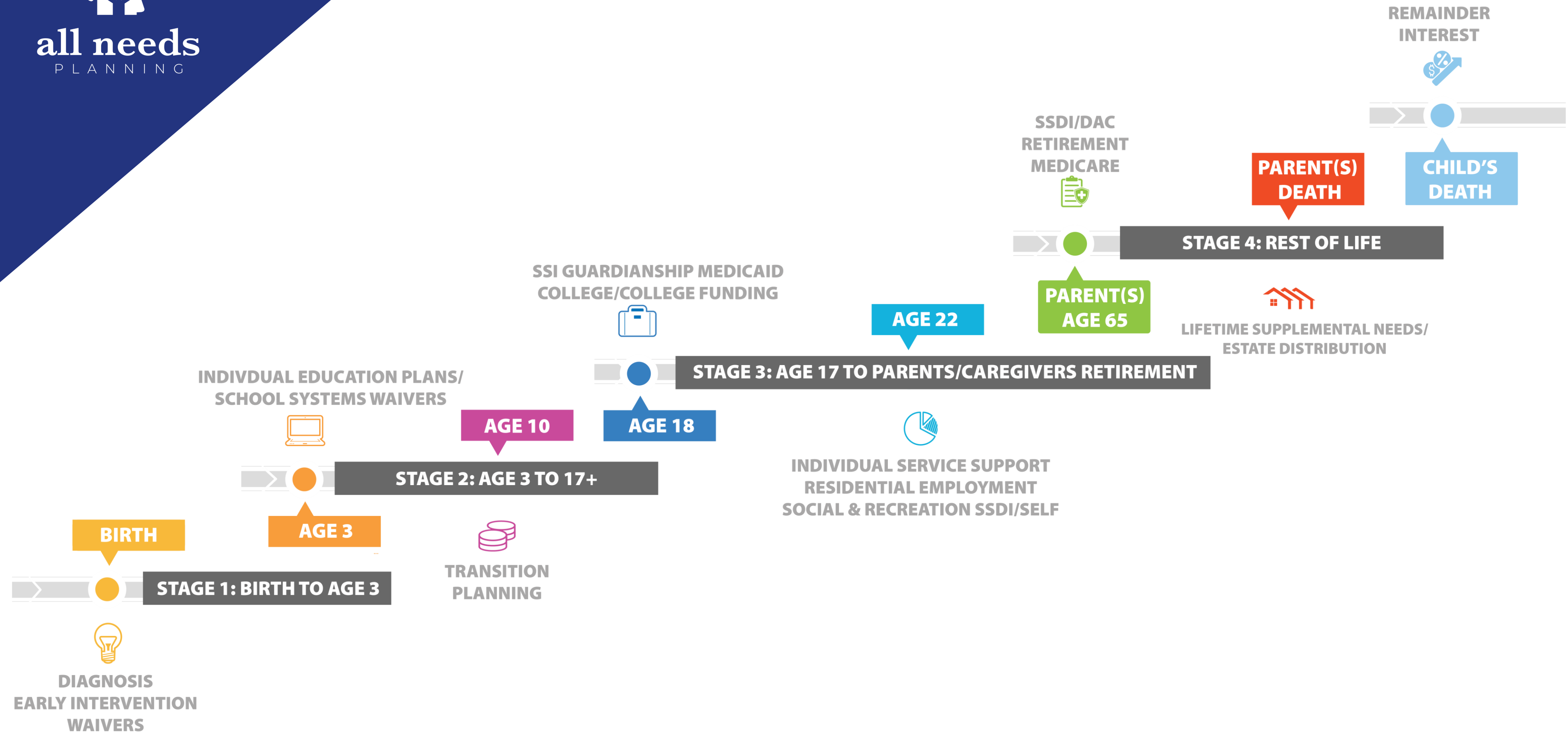
Supporting Siblings With a Special Needs Master Plan

www.allneedsplanning.com



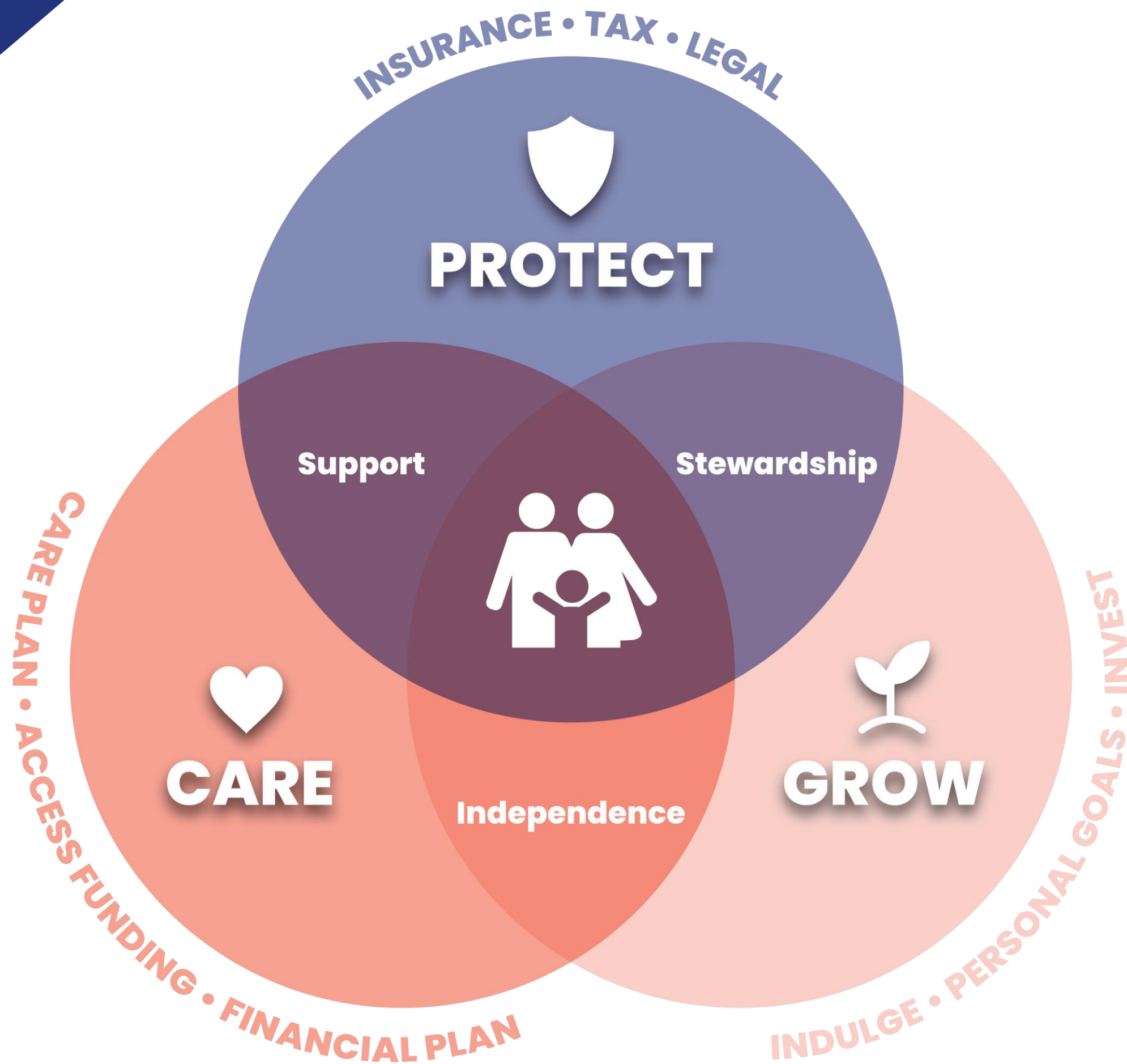
Kristin Carleton, CEO

- 2 Decades Experience in Financial Markets
- Son Diagnosed While Pregnant with Agenesis of the Corpus Callosum
- Advocate: Partners in Policymaking, Virginia-LEND
- Mom of 2, Wife, CEO, Friend, Caretaker, Advocate





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Role of a Sibling

- ★ Brother/Sister/Sibling
- ★ Friend
- ★ Caregiver
- ★ Guardian
- ★ Trustee
- ★ Transportation provider
- ★ Microboard member
- ★ Care committee member



CARE

Care Plan – Access Funding – Financial Plan



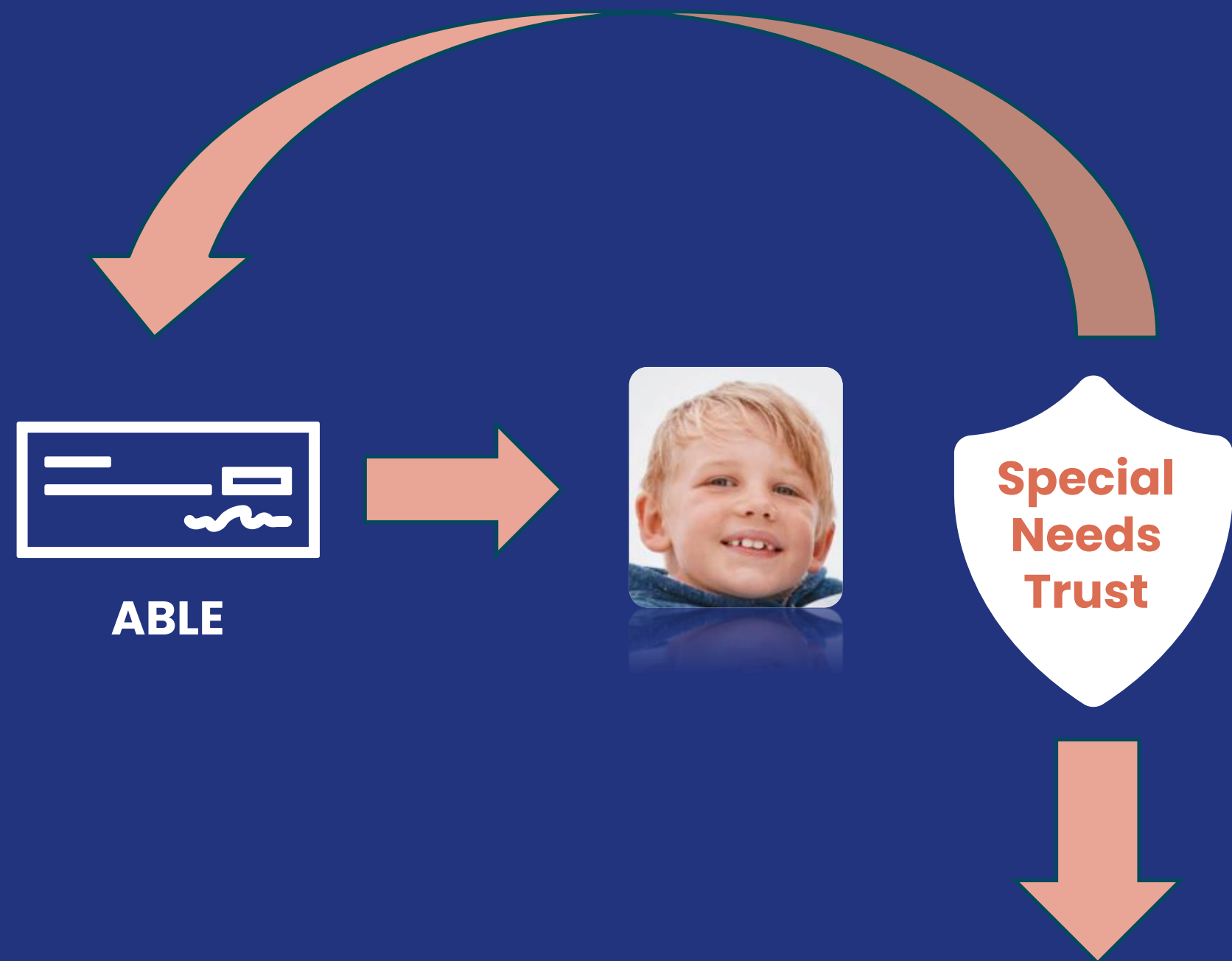
Care Plan

Government Benefits

Financial Plan



Spotlight on ABLE



- ★ Tax benefits
- ★ Medicaid payback (in some states)
- ★ \$18,000/year contribution
- ★ Direct deposit of SSI and/or wages available
- ★ Does not impact government benefit eligible until balance reaches \$100,000
- ★ Investment options
- ★ Debit cards or checks available
- ★ Qualified Disability Expenses
- ★ Tied directly to individual

Pays expenses on Sam's behalf; trustee has decision-making power. Must cover supplemental needs.



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CARE

Financial Plan



How much does it cost to care for your sibling?



How much is available?



How does this fit into your own plan



Are there gaps?



PROTECT

Insurance – Tax – Legal

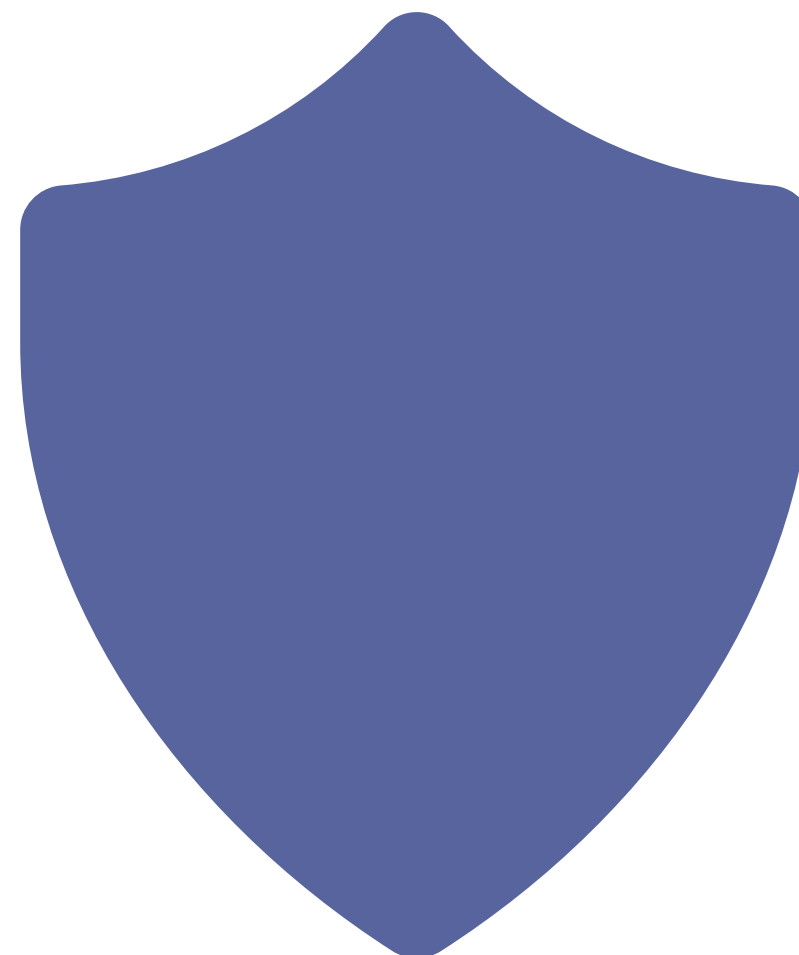


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Insurance

Tax

Legal



Spotlight on Special Needs Trust

1st Party Special Needs Trust

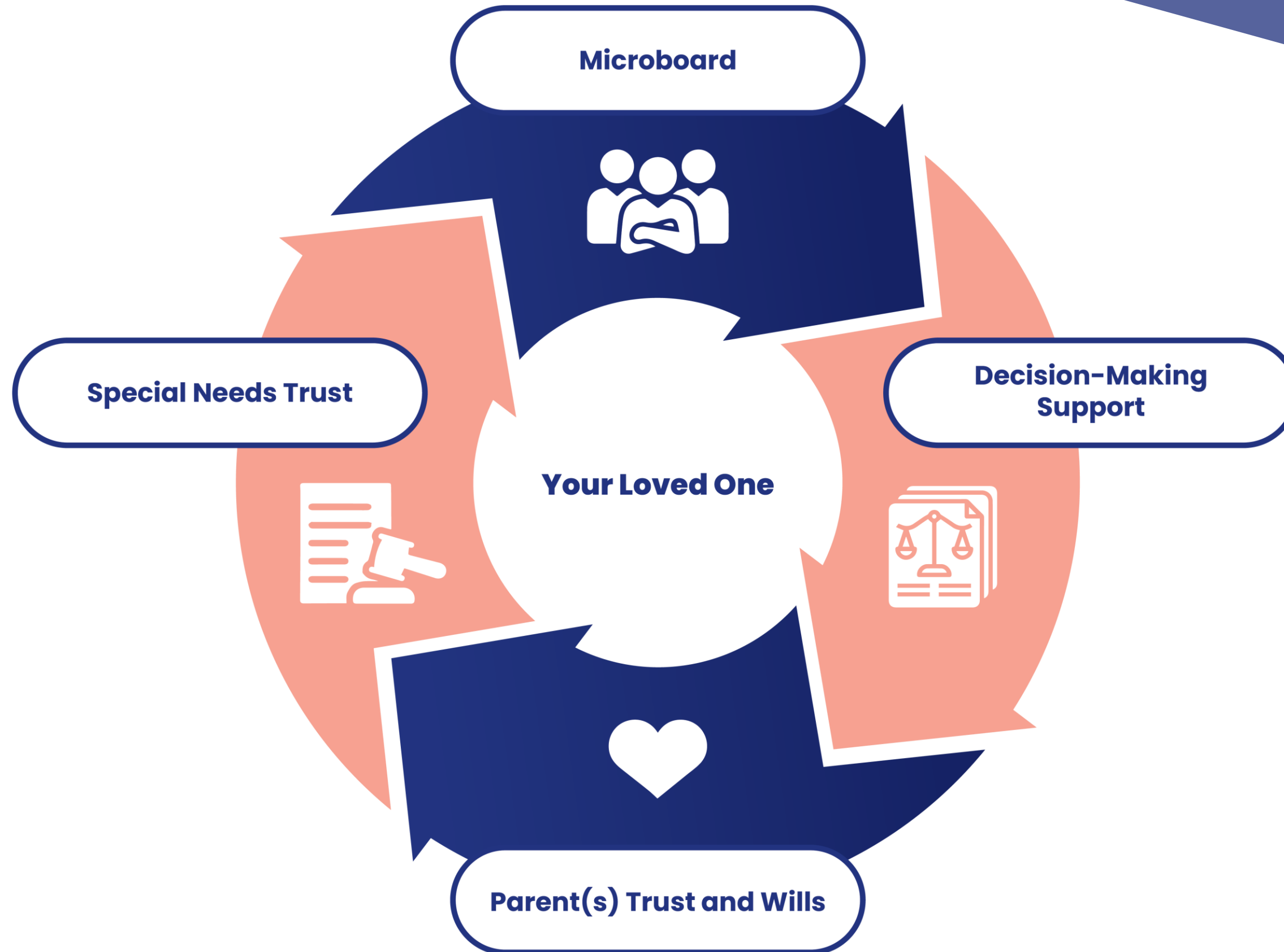
- ★ Funded by the individual with a disability
- ★ Examples: Child support, military pension survivor benefits, settlements, accidental inheritance
- ★ Medicaid paid back first at death of beneficiary

3rd Party Special Needs Trust

- ★ Funded by third party (parents, grandparents, anyone EXCEPT beneficiary)
- ★ Can name remainder beneficiary, no Medicaid payback
- ★ Must cover supplemental needs



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Spotlight on Microboards



Formal Circle of Support



Legally Registered Entity to Ensure Longevity



The board is also aware of the Care Plan and is connected to the Trustee to guide decisions



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PROTECT

Decision-making Support



Guardianship/Conservatorship



Power of Attorney/Medical Directive



Microboard



Supported Decision-Making





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GROW

Invest – Personal Growth – Indulge

Invest

- ★ Grow for all futures, protect your retirement
- ★ Dividend strategy
- ★ Asset protection with growth
- ★ Grow to meet your family's goals and dreams for the future!

Indulge

- ★ Take the vacation
- ★ Get the facial
- ★ Play golf
- ★ Let go of shame and guilt
- ★ Imagine the future you desire!

Personal Growth

- ★ Dare to dream
- ★ Personal hobbies
- ★ Care for yourself
- ★ Education
- ★ EVERY member of the family needs a person-centered plan



Spotlight on Dividend Investing

Portfolio Return

3-4%



Dividend
Yield

2-3%



Total Return

5-7%

Dividends potentially lower pressures on price returns to portfolio total return by providing consistent income. By reinvesting the dividends and using the power of dollar cost averaging over time, the dividends may compound future returns leading to even higher total returns over long periods of time.



MEET OUR TEAM



Dr. Kathy Matthews
Director of Family Services



Kristin Carleton
Financial Planner and
Investment Strategist



Mary McDirmid
Financial Planner and
Insurance Specialist

We work together to achieve your Special Needs Master Plan.



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Special Needs Master Plan: Our Process



Other Ways to Engage With Us

1. Follow Us!



Instagram: [allneedsplanning](https://www.instagram.com/allneedsplanning)



Facebook: facebook.com/allneedsplanning



LinkedIn: linkedin.com/allneedsplanning

2. Join our private Facebook community: All Needs Community

3. Take our Special Needs Master Class: www.allneedsplanning.com/courses

4. Download a report from www.allneedsplanning.com

5. Join our office hours every other Friday!

www.allneedsplanning.com





SIGN UP TODAY FOR A SPECIAL OFFER!

- ★ **Book a strategy call with us today.**
- ★ **What we will do:**
 - ★ **Establish goals**
 - ★ **Determine what you have done versus what needs to be done.**
 - ★ **Provide a framework for your Special Needs Master Plan**
- ★ **Bonus Offers:**
 - ★ **One hour of advocacy with Dr. Kathy Matthews**
 - ★ **Access to our Facebook community**



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THANK YOU!

**Take your first step towards your
Special Needs Master Plan today.**

**Kristin@allneedsplanning.com
(804) 223-1511**

**Book a strategy
session using this
QR code!**



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Special Abilities Network and Sound Income Strategies, LLC are not associated entities.