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ESTATE PLANNING

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Many families provide for the financial well being of a special needs family member by establishing a Special Needs Trust funded with life insurance to supplement their loved one's needs throughout their lifetime. Although a Special Needs Trust can provide for a loved one's supplemental financial needs, they typically do not address the specific desires, likes and dislikes of this unique family member. This is why all parents and caregivers of special needs individuals need a Letter of Intent.

Writing document, but rather, a statement that provides invaluable information about your loved one's habits, needs and wishes regarding their ongoing care if you become incapacitated and after your death. You should start a Letter of Intent as soon as possible and continually update it to reflect your wishes. No detail is too small to include in a Letter of Intent, and should address a range of issues, some of which include the following:

- Your loved one's full name, nickname, date and place of birth and Social Security information. Also, include a picture.
- Complete family information.
- Names, addresses and phone numbers of individuals who should be immediately contacted in the event of your incapacity or death, such as close friends who have a good relationship with your family member.
- Medical information, including diagnosis, care and support your family member receives, medications, allergies, physicians, therapies and contact information for all individuals involved in their medical care.
- List of schools, including early intervention, day care and transition programs. Include a copy of educational plans, including testing results and evaluations.
- List your family member's interests, personality traits, favorite social activities, hobbies, social preferences and extracurricular activities.
- If a child, list out names of friends, who they like to play with, the types of toys they enjoy, plus any behavior management issues.
- Dietary information, including food likes and dislikes and any special diet restrictions.



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