



Special Needs Planning – The Letter of Intent

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.

A Letter of Intent is a document that plays an important part in your loved one's life. It is not a legally binding 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.
- Living arrangements should something happen to you.
- Religious information, including where they attend religious services and your hopes for their religious upbringing.
- Day to day routines such as mealtimes and bedtimes.
- Domestic activities like housekeeping, cooking, shopping for clothes or groceries and doing laundry.
- Reinforcement of social and interpersonal activities with others to develop social skills.
- Services and benefits, such as services for physical impairments, developmental disability services, clinics sponsored by support groups, transportation services and vocational rehabilitation services.
- List of expenses and indicate who pays each expense (loved one, parents, guardians, trustees, third-parties such as insurance companies).
- Indicate whether your loved one needs assistance with personal finances, such as bill payments and budgeting. If so, indicate how much help is needed.



Estate Planning

There is no limit as to the type of information you should include in your Letter of Intent. The goal is to inform individuals who come into your loved one's life of pertinent information so they can continue meeting your loved one's needs and desires without disruption. Additionally, a Letter of Intent does not need to be in any specific format. It can be handwritten or typed, although typing makes it easier to read and understand, as well as to update as things change. You should consider updating it on a regular basis, such as on a birthday

or other notable event. By having this important document, you can be assured that your loved one's needs will be communicated to all the people in their life when you are no longer able to be her or his advocate.

Please consult with your Guardian Financial Representative if you have any questions concerning this document.

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Guardian Financial Representatives may call the Business Resource Center for Advanced Markets, at 1.800.871.7780, Option 3, for additional information. Please also refer to Pub. 1823, *Estate Planning, Special Needs for a Special Life, Planning for the Special Needs Individual in Your Life*.

