

# SALES BUILDER

Planning Ideas for Your Clients

## SPECIAL NEEDS PLANNING CHECKLIST

**Use this checklist when working with clients that are caring for a loved one with special needs to ensure proper attention, and consideration, is given to create a comprehensive financial plan.**

- Create a holistic plan that adequately addresses the long-term care need.
- Draft a Letter of Intent or “letter of instruction” to communicate information about your client’s vision for the loved one and desires for their future. *Remember to update this document periodically as your loved one and vision of the future changes.*
- Ensure that all family members and interested parties are informed of the Life Care Plan and Letter of Intent.
- Identify, and notate, any financial resources specifically designated for the future care of the loved one, including government benefits, employer benefits and any personal assets.
- Review and document all medical health plan options and coverages, including Medicaid and Medicare. *Bring in a health insurance professional as needed if this isn’t a field you specialize in.*
- Identify the guardian, conservator and/or trustee that will oversee the care of your client’s loved one if they’re no longer able to.
- Enlist the services of a special needs planning attorney to draft wills, special needs trusts and/or other legal instruments required to ensure a well-defined plan.
- Meet frequently, at least once per year, with your client to review the current plan and discuss any changes that should be made. This is especially important if the loved one is a child and as they near the age of 18 to ensure additional consideration is given to:
  - Will the loved one will seek employment?
  - What types of housing accommodations will the loved one need?
  - Does the loved one have any special employment, housing, transportation, social, or recreational interests?
  - Will the individual require any special transportation accommodations?

For more information contact your local AIMCOR member agency or visit [www.aimcorgroup.com](http://www.aimcorgroup.com)



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