SEQUOIA FINANCIAL GROUP | SPECIAL NEEDS PLANNING

## SPECIAL NEEDS FINANCIAL PLANNING

# BUILT FOR YOU

### GUIDING FAMILIES THROUGH COMPLEX PLANNING, WITH CARE

We believe planning is more than numbers on paper—it's about enriching lives and providing a sense of security and well-being. Our team brings personal and professional experience, empathy, and a holistic view to every family we serve. Planning for the future of a loved one with special needs requires more than just financial strategy—it calls for a comprehensive, family-centered approach.

We work with families across generations to build meaningful plans that support your loved one today and provide clarity, continuity, and care for the next generation.

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## Our thoughtful process addresses the five key factors of special needs planning to help you protect what matters most.

### FINANCIAL

- Personalized financial plans to secure your and your loved one's future
- Cash flow and expense planning
- Funding strategies for special needs trusts and beyond
- Investment management aligned with family goals
- Tax planning strategies and coordination

### LEGAL

- Coordinating with attorneys to establish essential documents:
  - Special Needs Trusts
  - Wills
  - Guardianship or conservatorship plans, and alternatives
- Ensuring legal structures align with benefit eligibility

### GOVERNMENT BENEFITS

- Guidance on identifying, maximizing and maintaining eligibility for:
  - Supplemental Security Income (SSI)
  - Social Security Disability Insurance (SSDI)
  - Medicaid / Medicare
- Navigating complex benefit systems at both federal and state levels

### FAMILY AND SUPPORT

- Family meeting facilitation to align on care goals
- Planning for roles and responsibilities, now and in the future
- Developing a circle of support for continuity of care

### EMOTIONAL

- Supporting families through the emotional challenges of planning
- Resources and referrals to counselors or community services
- Emphasizing the well-being of the entire family

**Let's build a plan that honors your loved one's life and your family's future.**

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