

## 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.

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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Source: "The Special Needs Planning Guide: How to prepare for every stage of your child's life" 2 edition 2022, Haddad/Nadworny, Brookes Publishing Co. The tax and estate planning information offered by the advisor is general in nature. It is provided for informational purposes only and should not be construed as legal or tax advice. Always consult an attorney or tax professional regarding your specific legal or tax situation. Clients requesting tax return or estate preparation services are referred to a commonly-held affiliate, Sequoia Tax Services or a 3rd party and not Sequoia Financial Group. Investment advisory services offered by Sequoia Financial Advisors, LLC., DBA Special Needs Financial Planning. Registration as an investment advisor does not imply a certain level of skill or training. This material does not constitute tax, legal, investment or any other type of professional advice. You should consult with a qualified tax, legal or financial advisor prior to making a decision. The financial instruments discussed in this brochure may not be suitable for all investors and investors must make their own investment decisions based upon their specific financial situations and investment objectives. Information has been obtained from sources believed to be reliable, but we do not guarantee their accuracy or completeness. While we have taken great care in the preparation of these materials, we cannot be responsible for clerical, computational, or other errors. Except where otherwise indicated herein, the information provided herein is based on matters as they exist as of the date of preparation and may not be updated or otherwise revised to reflect information that subsequently becomes available, or changes occurring after the date hereof. Investment advisory services offered through Sequoia Financial Advisors, LLC, an SEC Registered Investment Advisor. Registration as an investment advisor does not imply a certain level of skill or training. CFP Board owns the marks CFP® in the U.S.