

A CAREGIVER'S TOOLKIT



Planning for the future of your loved
one with special needs so you can both

Live in the Moment



Prudential

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BUILDING A FUTURE OF *Possibilities*

When caring for a loved one with special needs, preparing for the future is absolutely critical. This, however, is also easier said than done. Thinking about the day when you're no longer around to care for your loved one can evoke a myriad of emotions (denial, anger, sadness, to name a few) and fears. *Will my loved one be financially secure? Will he or she have the opportunity to thrive and enjoy a fulfilling life?*

Fortunately, there are proactive measures you can take to address the concerns that weigh heavily on your mind and help ensure continuity of care for your loved one. While every family is unique, this toolkit is intended to help you assess your current situation and provide key planning considerations and resources to help build a strong financial foundation and future full of possibilities.

This toolkit follows six important steps to help improve your and your loved one's quality of life – both today and far into the future.

- 1** GET ORGANIZED
- 2** AVOID CAREGIVER BURNOUT
- 3** MAINTAIN COMMUNITY INVOLVEMENT
- 4** USE EXPERIENCED PROFESSIONALS
- 5** UNDERSTAND YOUR LEGAL & ESTATE PLANNING NEEDS
- 6** CREATE AN ACCESSIBLE PLAN

“ Special Needs Planning is a collaborative process of understanding and applying the wide variety of resources available to you. This toolkit embodies our custom approach to identifying your needs and promoting your best opportunity for success. When you cannot speak for yourself, your carefully written plan can speak for you. We hope this toolkit will inspire you and give you the confidence you'll need to protect your loved ones. ”

Nancy Roach-Wilder CFP®, ChSNC®
Financial Planner, Prudential Advisors

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1 GET ORGANIZED

Develop a system that works for you

The first step toward becoming a confident caregiver is getting organized. Keeping an orderly home and having all your key documents in one, easy to access place can help reduce stress and bring a sense of control to your otherwise hectic life. For some people, being organized comes naturally, while for others it can feel like just one more task on a seemingly never-ending to-do list. The good news is that there is no right or wrong way to be organized. What matters most is that you develop a system that works for you and can easily be understood by others in the event of an emergency.

Investing the time now to create a system can greatly impact your future - less time spent searching for information and more time living in the moment!

ORGANIZATION TIPS FOR CAREGIVERS:

- **Put important documents and information in one accessible place.** There are many potential methods of organizing your information – binders, file folders, electronic folders, etc. Make your system and any passwords needed known to your successors.
- **Create file categories** to make locating important information even easier (e.g., medical records, therapies, specific practitioners, education experience, legal practitioners).
- **Use a calendar** to keep track of appointments, social activities and other important events. Consider creating a digital calendar, which can be easily shared with family, friends, and others involved in your loved one's daily life.
- **Be prepared and take detailed notes** when meeting with doctors, specialists and others. Having your data and questions at your fingertips can help make your appointment more efficient. Keep your notes in chronological order with the names, take-aways and to-dos clearly listed.
- **Schedule regular file maintenance.** Once you've established your system, your job is not done. New paperwork, notes, and bills can quickly pile up. Set aside time on a regular basis (e.g., monthly, quarterly) to file any new documents and update your records as needed. This is also a great time to follow-up on pending requests or to-do items.



1 GET ORGANIZED

(continued from previous)

EVALUATE YOUR CURRENT SITUATION

By thoughtfully evaluating your current situation, you can identify areas you've done well in as well as areas that may need further attention. Being a caregiver often comes with a long list of responsibilities and, while it may feel overwhelming at times, try to focus on progress, not perfection. Make sure to appreciate how far you've come and the accomplishments both you and your loved one have made.

PRIMARY CAREGIVER(S)

Name: _____

Age: _____

Address: _____

Phone Number: _____

Email: _____

Relationship to Loved One with Disability: _____

Name: _____

Age: _____

Address: _____

Phone Number: _____

Email: _____

Relationship to Loved One with Disability: _____

LOVED ONE WITH DISABILITY:

Name: _____

Age: _____

Address: _____

Phone Number: _____

Email: _____

Likes: _____

Dislikes: _____

Happiest When: _____

1 GET ORGANIZED

(continued from previous)

DAILY LIVING:

What is the nature of your loved one's disability?

Have you received a medical diagnosis? Yes No

If yes, what is it? _____

Is your loved one ambulatory? Yes No

Is your loved one verbal? Yes No

If no, how does your loved one communicate (e.g., communication device, sign language, computer)?

Is your loved one blind or visually impaired? Yes No

Does your loved one require durable medical equipment (e.g., wheelchair, walker)? Yes No

If yes, what types and for what purposes?

Does your loved one require prescription medication? Yes No

If yes, what types and for what purposes (Use the Prescription Organizer on page 30 to keep track of current and past medications)?

Does your loved one have any known allergies? Yes No

If yes, list allergies: _____

Can your loved one read for his/her age level? Yes No

Can your loved one write for his/her age level? Yes No

Can your loved one take care of his/her own personal hygiene needs? Yes No

For teens or adults: Can your loved one make his/her own financial decisions? Yes No

For teens or adults: Can your loved one make his/her own medical decisions? Yes No

Does your loved one participate in recreational or social activities? Yes No

If yes, what activities does your loved one enjoy?

1 GET ORGANIZED

(continued from previous)

FINANCIAL CONSIDERATIONS:

Does your loved one have health insurance? Yes No _____

Does your loved one currently receive government benefits or other financial assistance? Yes No

If so, how much?

SSI _____ SSDI _____ Medicaid Waiver _____

Do you currently have out-of-pocket lifestyle expenses (e.g., food, shelter, clothing, entertainment, personal care, transportation) for your loved one? Yes No

If yes, what are they per month? _____

If no, do you anticipate having out-of-pocket living expenses for your loved one in the future?

Yes No How much? _____

If yes, when do you expect them to commence and what do you anticipate them to be per month?

Starting _____ Approximate cost? _____

What other out-of-pocket expenses, per month, not already addressed, do you have for your loved one?

To whom? _____ How much? _____

Anyone else? _____ How much? _____

TRANSITION PLANNING:

Is your loved one currently attending school? Yes No

Does your loved one have an Individual Education Plan (IEP)? Or 504? Yes No

If yes, does the IEP provide for related services, such as Physical Therapy, Speech Therapy, or Occupational Therapy? Yes No

If your loved one does not have an IEP and is 21 or younger, are you working with your school district to agree upon an IEP? Yes No

Will your loved one attend post-secondary school (e.g., college, vocational training)? Yes No

Is your loved one employable (full-time/part-time)? Yes No

If yes, in what capacity (e.g., sheltered workshop or other job-related program, such as supported employment) and how much does he/she earn per month?

1 GET ORGANIZED

(continued from previous)

RESIDENTIAL PLANNING

Where does your loved one currently reside?

Is he or she receiving in home services?

How long do you anticipate that this living arrangement will remain in place?

What alternatives have been considered in the event this arrangement does not meet your loved ones needs?

In that case, what is the source of funding for that arrangement?



2 AVOID CAREGIVER BURNOUT

You Are Not Alone

With a diagnosis of a disability comes a flood of questions, worries, and many sleepless nights. It's important for you to ask questions to learn as much as possible about your loved one's diagnosis and to know your rights. Become familiar with state and federal laws, such as Americans with Disabilities Act (ADA), Individuals with Disabilities Education Act (IDEA), Family and Medical Leave Act (FMLA).

There are people out there ready and willing to support you... you just need to know where to look. Search online (e.g., Google) for national associations, organizations, magazines, books and podcasts. Many organizations operate locally; ask your doctors, support group members, advisors and others what resources they would recommend.



RESOURCES:

- **Exceptional Parent Magazine** provides practical advice and emotional support to families of children and adults with disabilities. www.epmagazine.com
- **Caregiver Action Network** is a nonprofit organization providing education, peer support and resources for caregivers. www.caregiveraction.org
- **National Alliance for Caregiving** assists the caregiver and care recipient through research, advocacy and innovation. www.caregiving.org
- **Lotsa Helping Hands** brings together caregivers and volunteers through online communities that can help with daily activities such as meals, trips to the doctor and more. www.lotsahelpinghands.com

Prudential does not endorse and is not affiliated with these websites.

LOCAL RESOURCES:

CAREGIVER TIP: On most sites, you'll have the option to create an account and sign up for regular communications, such as newsletters, research updates, community events and more. Use the Password Organizer on page 26 to keep track of your account information.

2

AVOID CAREGIVER BURNOUT

(continued from previous)

A caregiving team of one cannot last a lifetime.

As the primary caregiver, it's critical to build a team of family, friends and professionals to support you. Having a team to divide and conquer responsibilities can help bring balance to your life. For example, assign driving your loved one to physical therapy to a trusted team member, so you can rest or accomplish something for yourself.

For this strategy to work, you must become comfortable asking for help and delegating responsibilities. You may have people in your life that truly want to help, but simply don't know how. It's up to you to show them.

TIPS FOR ASSEMBLING YOUR CAREGIVING TEAM:

- **Be sure to ask the people you would like to involve** before including them in your plans. After all, being part of your caregiving team comes with great responsibility that one should seriously consider before signing on.
- **Don't wait until you've reached exhaustion to start asking for help.** This step should be done in a clear mental state so you can effectively communicate your wishes.
- **Expand your caregiving team.** While your immediate family will be at the core, other trusted people to consider include extended family members, close friends, faith-based leaders, and qualified professionals (e.g., attorney, CPA).
- **Assign tasks that align with personal strengths.** For example, your friend who loves to cook can help with weekly meal preparations, or your tech-savvy brother can help set up a digital calendar for you and your caregiving team.
- **Communication is key.** Establish a method of regular communication (e.g., in-person meetings, email chains, group text) and develop a phone tree for emergency situations.
- **Celebrate Wins!** Make sure to acknowledge important milestones and celebrate accomplishments with your caregiving team.



WebMD defines **Caregiver burnout** as:

"A state of physical, emotional, and mental exhaustion that may be accompanied by a change in attitude -- from positive and caring to negative and unconcerned.

Burnout can occur when caregivers don't get the help they need, or if they try to do more than they are able -- either physically or financially..."

www.webmd.com

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AVOID CAREGIVER BURNOUT

(continued from previous)

Taking Care of Yourself

As a caregiver, it's only natural to put your needs last; however, it's imperative that you find time to care for your own emotional, physical and financial health. In doing so, you can maintain positivity at home, avoid caregiver burnout and make clearer decisions on behalf of your loved one.

EMOTIONAL HEALTH

- Join an in-person or online support group (e.g., Facebook group).
- Read a blog (or start your own!). There are many caregivers sharing their experiences with whom you can relate and find humor in the day-to-day challenges.
- Don't bottle it up! Speak to a counselor or mental health professional.
- Connect with your spiritual side by attending a worship service, prayer or meditation.
- Add quality music to your life and surroundings.

PHYSICAL HEALTH

- Let someone know what your health goals are and become accountability buddies.
- Exercise regularly to reduce stress. If joining a gym or leaving the house is not an option, you'll find lots of in-home workout videos on YouTube.
- Eat healthy and get enough sleep to help ensure you have the energy to tackle your caregiving responsibilities.
- Involve your loved one (to the extent possible) in your exercise and meal preparation routines as an opportunity to bond and pass along healthy habits.
- Schedule your own annual physical and regular check-up with your doctors to ensure optimal health.

FINANCIAL HEALTH

As a caregiver, you are planning financially for two lifetimes, which can be stressful and take a toll on both your emotional and physical health. Many families have found it beneficial to sit down with a financial professional to discuss setting and achieving your short and long-term financial goals, such as:

- Managing day-to-day finances and debt management
- Strategies for funding children's college tuition
- Saving for your own retirement years
- Options for financially protecting your loved ones—even after you're gone



are concerned they'll have to compromise their own retirement to care for loved one with special needs.



don't have long-term care insurance.



don't have a formal financial strategy.

3

MAINTAIN COMMUNITY INVOLVEMENT

Creating Connection

One of the great pleasures in life for anyone is getting together with friends and having fun. Depending on one's disability, this may not always be easy. And for some people whose disabilities cause them to not quite fit into either group—with a disability or without a disability—feelings of isolation can set in and cause depression.

Whether your loved one is a minor or an adult, it is important to ensure he or she has the opportunity for social and leisure activities. Many organizations specializing in recreation, such as the YMCA, have programs specifically designed for people with disabilities and some even include transportation.

RESOURCES:

- National Sports Center for the Disabled: www.nscd.org
- Special Olympics International: www.specialolympics.org
- World Team Sports: www.worldteamsports.org
- YMCA: www.ymca.net

Prudential does not endorse and is not affiliated with these websites.

LOCAL SPECIAL RECREATION ASSOCIATIONS:

CLUB/ORGANIZATION	ADDRESS	SERVICES	HOURS	FEES



4 USE EXPERIENCED PROFESSIONALS

Selecting Qualified Professionals

Careful consideration must be given in the selection of professionals who will guide you and your family in all aspects of your loved one's life – medical, financial, legal, and social.

While referrals from friends or acquaintances may come from the heart, you will want to work with local professionals that are appropriately trained and experienced in your family's situation, keeping in mind that laws and resources may vary state to state.

This is especially important when it comes to navigating the complexities of legal and estate planning strategy. An attorney who specializes in special needs planning will understand the potential impact of the law on your family's overall well-being. Errors or lack of experience in this area could negatively impact your loved one's financial security.

RESOURCES:

- State bar associations or the American Bar Association www.americanbar.org
- The Academy of Special Needs Planners www.specialneedsanswers.com
- The Special Needs Alliance www.specialneedsalliance.org

Prudential does not endorse and is not affiliated with these websites.

Are you currently working with any professionals that have expertise in special needs planning (e.g., attorney, CPA)?

Yes No _____

If not, would you like referrals? Yes No

LOCAL PROFESSIONALS:

Refer to page 28 for a list of sample questions to help qualify an attorney's expertise in Special Needs Planning.

5 UNDERSTAND YOUR LEGAL AND ESTATE PLANNING NEEDS

Preparing for a Lifetime of Care

One of the primary goals when preparing for the future of a loved one with special needs is to provide financial security throughout what is hoped to be a very long life. Government resources can be a vital component of the financial structure of families of loved ones with special needs; however, these benefits come with rules and regulations. For example, eligibility for Supplemental Security Income (SSI) can be lost if the individual with special needs has personal assets in excess of \$2,000 and has personal income more than specified levels.

When planning, you will want to consider providing a legal structure that helps maintain public benefits while providing for your loved one's supplemental needs.

SPECIAL NEEDS TRUSTS

Special Needs Trusts are separate legal entities established to hold and distribute assets for beneficiaries in a manner that supplements, but does not replace, needs-based government benefits (e.g., Supplemental Security Income, Medicaid). A Special Needs Trust (SNT) can be an effective way to provide security and quality of life for an individual who has special needs, yet only 33% of caregivers have established an SNT¹.

Special Needs Trusts include language that allows those funds to supplement, but not supplant government benefits. While government benefits can pay for housing and health insurance, SNTs can provide for additional items like classes, medical transportation, therapies that aren't covered by insurance, annual vacations, summer camps, or specialized equipment.

TYPES OF SPECIAL NEEDS TRUSTS

The two basic types of Special Needs Trusts are Self-Settled Trust and Third-Party Trust. The primary difference lies in the ownership of the assets funding the trust.

- **A Self-Settled Trust** is created using assets already belonging to the disabled individual. (e.g., personal injury settlement, inheritance, personal savings).
- **A Third-Party Trust** is created by someone else, using outside assets (e.g., will, life insurance proceeds), that can be spent for the supplemental needs of the individual with disabilities.

Although a Special Needs Trust can be a very effective planning tool, you must consult your own legal advisors to determine whether a Special Needs Trust is appropriate for you. Your attorney can help ensure that a Special Needs Trust accomplishes the desired objectives within the context of applicable federal and individual state law.

Once established, the Special Needs Trust – not your loved one – should be named beneficiary under your will and financial accounts. You will need to take action to include that trust on all potential beneficiary paperwork. Other people who might wish to contribute to your loved one's care should be brought into the conversation as well, so that they don't accidentally interrupt your loved one's benefits by providing funds or bequests directly to that individual.

¹The American College of Financial Services. Study conducted by Greenwald & Associates for The American College of Financial Services' MassMutual Center for Special Needs. <https://specialneeds.theamericancollege.edu/thought-leadership/research> Accessed January, 2020.

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UNDERSTAND YOUR LEGAL AND ESTATE PLANNING NEEDS *(continued from previous)*

WILL

A will is an estate planning tool in which you leave assets to your named beneficiaries, which can be loved ones or other persons or entities (i.e., trusts). The Executor is the individual who will carry out the particulars of the will.

If you do not have a will, your state's laws will dictate how and to whom your assets are distributed or who will be appointed as guardian, if needed. Under the law, without a will and a special needs provision, your loved one may inherit assets that jeopardize his or her eligibility for government benefits. This may not be what you want.

At minimum, have an attorney with expertise in special needs planning draft a will that references your loved one has special needs, and that you do not want him or her to receive directly any distributions from your estate in a manner that would interrupt his or her eligibility for government benefits.

59% of caregivers
don't have a will addressing
special needs of their relative.²

GUARDIANSHIP

The court considers someone a legal adult when he or she reaches the age of majority (usually 18, but may vary by state), whether or not that person actually functions as one! For example, if your child is age 22, lives at home with you, and has a functional age of 5, and you provide all of his or her care, that child is still considered a legal adult. You, as the parent, must apply to a state court, generally in the county where your loved one lives, for guardianship in order to have control and responsibility over your adult child with the disability. Your lawyer can advise you on how and where to file for guardianship.

But what if you're not there or able to care for your child? Then, a guardian to watch over your child becomes critically important. You can name a guardian in your will or make your wishes known in a formal, written document. You will want to make this choice after consultation with family members and choose the person you believe will best be able to care for your child.



²The American College of Financial Services. Study conducted by Greenwald & Associates for The American College of Financial Services' MassMutual Center for Special Needs. <https://specialneeds.theamericancollege.edu/thought-leadership/research> Accessed January, 2020.

5 UNDERSTAND YOUR LEGAL AND ESTATE PLANNING NEEDS *(continued from previous)*

BENEFICIARY DESIGNATIONS

As previously discussed, assets, cash or life insurance proceeds should not be left in your loved one's name as this could potentially impact his or her eligibility for government needs-based resources.

Review beneficiary designations on all assets, such as:

- **Life insurance (individual and workplace)**
- **Retirement accounts (IRA and 401(k)s)**
- **Annuities**
- **Bank accounts**
- **Real estate**
- **Sole proprietor businesses**

It's important to educate grandparents and extended family on the consequences of naming your loved one with special needs directly as a beneficiary. After setting up your Special Needs Trust, consider sending a letter to close family and friends to thank them for being in your loved one's life and to let them know how they can make appropriate trust arrangements should they plan to leave an inheritance, gifts or other. Your attorneys can help direct family members with the proper wording of their bequests.



6 CREATE AN ACCESSIBLE CARE PLAN

Preparing for a Lifetime of Care

Having a care plan in place is an essential step in preparing for your loved one's future and can also offer you the peace of mind of knowing that he or she will be properly taken care of. Your plan, written or electronic, should cover key aspects of your loved one's life and lay the ground work for future tough decisions – whether they'll be made by you or a future caregiver.

Care Plan

DAILY LIVING & SUPPORT

- Medical Needs
- Home Routines
- Social Activities
- Support System & Resources

SOURCES OF FUNDING

- Government Funding
- Private Funding
- Non-profit

TRANSITION PLANNING

- Education
- Employment
- Residential

LEGAL AND ESTATE DOCUMENTS

- Special Needs Trusts
- Wills
- Guardians
- Beneficiary Designations
- Letter of Intent



6

CREATE AN ACCESSIBLE CARE PLAN

(continued from previous)

DEVELOP A LETTER OF INTENT

A Letter of Intent (LOI) is a valuable tool that provides a successor caregiver or guardian with all the essential information necessary for your loved one's care, such as:

- Emergency contacts
- Likes/dislikes
- Medical history
- Functional abilities
- Routines
- Important relationships
- Typical day

This is a document that you can develop on your own and does not require professional assistance or cost. While a Letter of Intent is not a legal document, it should be included with your legal paperwork as this document will provide a personal touch and includes what a will or trust cannot—your final expressions of love, hope and desires for your loved one's future.

CAREGIVER TIP: A Letter of Intent is an ever-changing document and will need to be updated regularly based on the changing needs of your loved one. Set an annual reminder to review your Letter of Intent and update it with any information that may be helpful for future caregivers to know.



6

CREATE AN ACCESSIBLE CARE PLAN

(continued from previous)

FINANCIAL CONSIDERATIONS

Your care plan should address two main financial objectives. First, protect existing sources of income and medical resources, including those available through the government and also nonprofit needs-based programs. Second, create additional funding sources to help meet your loved one’s needs, both during your lifetime and after.

FEDERAL AND STATE FUNDING

When someone by reason of illness or disability can’t financially take care of themselves, the government can help with benefits. Government benefits generally fall into two categories: (1) financial needs-based and (2) non-needs-based.

The government programs in place today are legislated rights; however, it’s a possibility that these programs may change or be eliminated in the future. Caregivers should continue to stay current on pending legislation that may impact their loved one’s future resources.

U.S. Social Security Administration (SSA) www.ssa.gov

- Supplemental Security Income (SSI) provides a needs-based monthly income benefit to children and adults who are disabled.
- Social Security Disability Insurance (SSDI) provides an income benefit, for those who can no longer earn a monthly income and is not needs-based. Recipients must have paid for the benefits through Social Security during employment. “Disabled” children, as defined by the Social Security Administration, may earn benefits by having a qualified parent who either: reaches a certain age; is disabled; dies. Benefits under the program may continue when children reach adulthood as long as they meet the eligibility guidelines.

The Center for Medicare and Medicaid Services www.cms.hhs.gov

- Medicaid is a needs-based health care program that provides medical benefits to those who qualify financially.
- Medicaid Home and Community-Based Services (HCBS) Waivers provide support to families and individuals to help them remain in the home and community.

State Department of Developmental Disabilities www.nasddd.org/state-agencies/

- State Department of Developmental Disabilities provides funding to support individuals with developmental disabilities (DD). Note: The name may vary across states (e.g., department, division, etc.).

NOTES:

6

CREATE AN ACCESSIBLE CARE PLAN

(continued from previous)

PRIVATE AND NON-PROFIT FUNDING

In addition to government programs, there are also a number of private and non-profit organizations that provide significant assistance to families. Assistance can come in many forms such as financial, specialized equipment and technology, or even fun experiences for your loved one.

Do your research online and apply for aid wherever possible.

RESOURCES:

- **Easter Seals Disability Services** offers help, hope and answers to more than a million children and adults living with autism and other disabilities or special needs and their families each year. www.easterseals.com
- **Camp New Hope** offers summer camp and year-round respite programs for children with developmental disabilities. www.newhopeccc.org
- **From Heaven - The Lexi Kazian Foundation** is a non-profit foundation dedicated to improving the comfort and quality of life for children with special needs. www.helpingfromheaven.org
- **Children's Scholarship Fund** provides a directory of local sources of tuition assistance www.scholarshipfund.org

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LOCAL PRIVATE AND NON-PROFIT ORGANIZATIONS:

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CREATE AN ACCESSIBLE CARE PLAN

(continued from previous)

ABLE ACCOUNTS

ABLE accounts (also known as 529A Account) were created by Congress via the passage of the Achieving a Better Life Experience (ABLE) Act in 2014. The act allows certain people with disabilities and their families to save for qualified disability expenses in a tax advantaged savings account offered by various states, while maintaining eligibility for Medicaid and other needs-based public benefits programs.

An eligible beneficiary would be a child who meets the SSI's disability standard for children or an adult who meets the SSI program's disability standard for adults, provided that the adult's disability occurred before he or she reached age 26.

Currently, people can contribute up to \$16,000 (\$32,000 if married filing jointly) annually into qualified ABLE accounts. A provision in the Tax Cuts and Jobs Act (2017) allows families who have saved money in 529 savings accounts to roll over up to \$16,000 (\$32,000 if married filing jointly) each year from a 529 account to an ABLE account. The 529 account must be for the same beneficiary as the ABLE account or for a member of the same family as the ABLE account holder.

ABLE accounts are not intended to be a substitute for setting up a Special Needs Trust.

ABLE National Resource Center: <http://www.ablenrc.org/>

Does my loved one qualify for an ABLE account? Yes No

Does my state offer an ABLE account? Yes No

Name(s) and website(s) of states that offer ABLE accounts to residents of your state:

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CREATE AN ACCESSIBLE CARE PLAN

(continued from previous)

BEST RESIDENTIAL ALTERNATIVES

No one knows your loved one better than you do, so, in the short run, having him or her under the same roof may seem like the most logical arrangement. But where will your loved one live in the event you cannot provide the care needed, or he or she desires to live independently? There may come a time when the best place for your loved one to thrive is not with you.

State sponsored residential options (which may or may not be state funded) for your loved one may include:

- **Group Homes** house several unrelated individuals who have disabilities. Group homes can be public or private.
- **Independent Support Living** typically involves people living by themselves or with one or more roommates in a house or apartment with limited supervision and is for those with less severe disabilities. Usually, family members, friends, or even professionals visit on a regular basis to provide help and support.
- **Community Residential Settings** are typically individual homes located in residential neighborhoods. The residents often have their own bedroom but share in the preparation of meals and participate in training and social programs—all overseen by a live-in manager or staff that provides appropriate coverage.
- **Host Homes** are the homes of individual families who are willing to host disabled individuals. Day-to-day support from the host home provider depends on the individual’s needs and abilities.

Private residential options are becoming more and more prevalent with the rising need and may include: mirco-boards, co-ops, and not for profits. Private residential options require advance preparation as there may be a waiting list (in some cases, several years!). Plus, you’ll want to ensure you and your loved one have enough time to transition into the new residence. This is especially important if your loved one does not handle change well.

CAREGIVER TIP: Many homes will have socials so you and your loved one can get a feel for the home. Shop around until you find the best fit for your loved one... be patient, you’ll find it!

RESOURCES:

- **The State Department of Health and Human Services** <https://www.hhs.gov/>
- **The Arc** <https://thearc.org/policy-advocacy/housing/>

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LOCAL HOUSING RESOURCES:

Name	Location	Contact

KEY TAKEAWAYS AND ACTION ITEMS

Section 1. Get Organized

What are the key takeaways for me?

How can I apply this tool?

Section 2. Avoid Caregiver Burnout

What are the key takeaways for me?

How can I apply this tool?

Section 3. Maintain Community Connection

What are the key takeaways for me?

How can I apply this tool?

KEY TAKEAWAYS AND ACTION ITEMS

Section 4. Use Experienced Professionals

What are the key takeaways for me?

How can I apply this tool?

Section 5. Understand Your Legal and Estate Planning Needs

What are the key takeaways for me?

How can I apply this tool?

Section 6. Create an Accessible Care Plan

What are the key takeaways for me?

How can I apply this tool?

KEY TAKEAWAYS AND ACTION ITEMS

SECTION	ACTION ITEM	TARGET DATE	CONTACT

SUPPORT TEAM CONTACT SHEET



Name: _____ Relationship: _____
Address: _____
Phone: _____
Email: _____ Days/Hours Available: _____
Role: _____

Name: _____ Relationship: _____
Address: _____
Phone: _____
Email: _____ Days/Hours Available: _____
Role: _____

Name: _____ Relationship: _____
Address: _____
Phone: _____
Email: _____ Days/Hours Available: _____
Role: _____

Name: _____ Relationship: _____
Address: _____
Phone: _____
Email: _____ Days/Hours Available: _____
Role: _____

Name: _____ Relationship: _____
Address: _____
Phone: _____
Email: _____ Days/Hours Available: _____
Role: _____

Name: _____ Relationship: _____
Address: _____
Phone: _____
Email: _____ Days/Hours Available: _____
Role: _____

BENEFICIARY DESIGNATION CHECKLIST



Retirement Accounts

Type of Account (IRA, 401(k), 403(b), etc.) & Account Number	Custodian	Beneficiary	Last Updated

Non-Qualified Annuities

Account Number	Company	Beneficiary	Last Updated

Life Insurance

Account Number	Company	Beneficiary	Last Updated

OTHER ASSETS

Checking and Savings Accounts

Account Number	Company

Brokerage Accounts

Account Number	Company

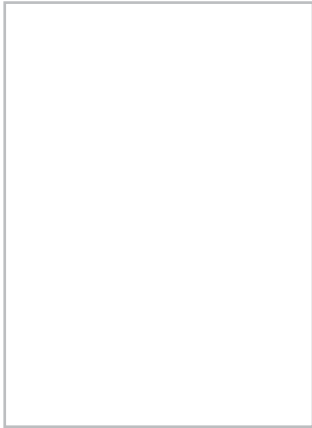
IMPORTANT DOCUMENTS

Document	Location of Document	Last Updated
Will		
Healthcare Proxy		
Power of Attorney		
Trusts		

QUESTIONS TO QUALIFY AN ATTORNEY'S EXPERTISE IN SPECIAL NEEDS PLANNING



QUESTION	RESPONSE
1. How long have you been in practice and in what specialty?	
2. How long have you been working in the field of special needs estate planning?	
3. How many special needs trusts have you drafted in that period of time?	
4. What percentage of your practice is dedicated to special needs?	
5. What type of special needs trusts do you typically draft?	
6. What do you typically charge for a special needs trust?	
7. Do you work with personal injury attorneys in handling court-ordered special need trusts?	
8. Do you work with families seeking eligibility for government benefits? (If so, how long have you been doing this?)	
9. What types of guardianship do you mostly handle?	
10. What boards do you serve on relative to this practice?	



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