

During our initial meeting we listen to your families' particular special needs circumstances, answer your questions, and help you to determine the services that are appropriate for your unique situation.



M&L SPECIAL NEEDS
PLANNING

"We'd still be "in the weeds" if you hadn't helped us with education, resources, contacts and real-life scenarios that motivated and strengthened us..."

Amy H. Moorer, CFRE,
Director of Advancement Community Clinic, Inc.

"... your Financial Assessment Planning Program is an essential tool and critical asset for parents, like us, working and financially struggling to help our children succeed with their diverse special needs and the general family..."

Bill Vucci

"Thank you for performing a comprehensive special needs financial planning and insurance review of our family finances. We are a long way ahead to becoming prepared financially as our son David transitions out of high school. One of the big benefits has been to reduce the stress on David's sibling about what will happen in the future."

Raymond & Aileen Horn

"...you have made such a difference! Because we both knew you from within the community of parents of children with developmental disabilities, my son's mother and I felt we could trust that you understood us. We could tell that your highest goal was the current and future well-being of our son."

Jim Regan

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Passion to guide. The knowledge and experience to succeed.



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Services



Ellie & Emily Carney at the Beach

M&L Special Needs Planning, LLC is focused on serving families with individual(s) that have special needs.

We provide services to help plan a stable financial future and a quality life.

Comprehensive Special Needs Financial Life Planning

This is the heart of what M&L Special Needs Planning is all about. We work with families creating their life plan understanding the entire family scenario with a special focus on the individual with special needs. What resources/assets are necessary to provide and protect the individual with special needs now and when the family can no longer provide for them. This type of life planning is updated annually incorporating any changes with family dynamics, state/federal benefits and what additional resources could be necessary to continue creating the quality of life necessary for the individual with special needs.

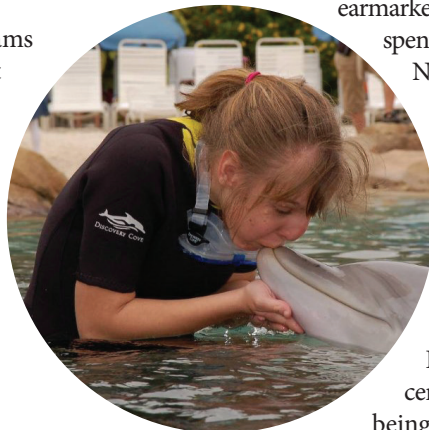
For more information and detailed outline of our services please visit our website: www.specialneedsplanning.net

Government Benefit Planning

At M&L Special Needs Planning, we are considered experts in the area of government benefit planning. We help with understanding what the government benefits are and how they relate to a specific individual with disabilities. We work with families in the application process for Supplemental Security Income (SSI) and/or Social Security Disability Income (SSDI). We help answer frequently asked questions such as:

1. What is the resource and income limit necessary for an individual with disabilities to be eligible for SSI?
2. How do you apply for SSI and/or SSDI and what documents should be submitted to Social Security?
3. How to go to work and keep your disability check(s) and insurance?
4. What is a work incentive and when do they apply?
5. Which health insurance programs Medicaid and Medicare goes with which government benefit?

Social Security Disability benefit programs is an area of special needs planning that is intensely confusing and can be very frustrating to families. If the families understands how the government benefits work than they can be proactive when any changes occur for the individual with disability. If the family works with M&L, we keep in close contact educating the family on why and when events happen and what to do about it.



Insurance Needs Analysis Planning

M&L Special Needs Planning provides Insurance Needs Analysis Planning. This type of planning focuses specifically on your insurance needs with the end result of funding the special needs trust. If the special needs family completes the Comprehensive Special Needs Financial Life Plan this type of planning is included.

The goal of the Insurance Needs Analysis Planning is to ensure there is enough financial support for the family in case of death, disability, or illness. In addition, assets are set aside or insurance is purchased to fund the special needs trust for the individual with special needs. A critical discussion in this analysis is answering the question of who will take care of the caretaker in case of disability or old age.

There is a strategy to the Insurance Needs Analysis Planning and each family is unique. However, it is imperative to have completed this type of planning for fear that assets/resources earmarked for the individual for special needs will be spent taking care of the caregiver. Like the Special Needs Life Plan once this type of planning is established we are here for the long haul. Whether you can afford the entire need in the insurance analysis, or not, we now have a working document moving forward. We recommend reviewing the working document annually or if a major event has occurred.

If you are a parent, you are naturally concerned about your child's emotional well-being, physical health, and financial security.

When you are the parent of a child with special needs, these concerns are magnified and require careful consideration now and when you are gone. Insurance Needs Analysis Planning is one way to cover the basics to ensure the quality of life for the family and you individual with special needs



Other Services

Many families hire M&L for their expertise and guidance in transitioning and /or residential planning. With regards to transition planning M&L can provide guidance and direction to some of the better post secondary options and independent living programs in the country.

M&L possesses considerable experience evaluating existing special needs planning documents, especially in the role of providing a second opinion at critical decision points such as funding for services, guardianship, government eligibility, transitioning and/or residential living.

Speaking Engagements

M&L Special Needs Planning holds their workshop series at, support groups, schools and anywhere else one of our seminars is requested. We are happy to travel and if you would like us to speak at your location we will be honored to share any of our workshops with your group.



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