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*Mid Atlantic Benefit Strategies, LLC*

Dear Parent/Guardian:

Depending on your personal experience, you have an understanding of the unique challenges and joys that daily life brings for families with special needs. And you realize that special needs extends beyond the everyday. As we embark on this journey, I hope to help you navigate "beyond the everyday" and plan for the future.

Let's take a look at some concerns/factors that need consideration when creating a personalized strategy.

Today, we are living longer than ever before. This means that not only must parents/guardians financially prepare for the rest of our lives; we must also factor in the life of our loved one with special needs.

We need to potentially provide resources for a life time of care. Depending on the severity of the disability, qualifying for government benefits is often necessary. However, without proper preparation by you, these resources could be reduced or stopped and assets set aside for a family member with special needs could be depleted. Therefore, if we were to identify some of the concerns that would need to be considered, we would need to ask:

- How can I make sure my family member's unique abilities are recognized by future caregivers?
- What will life be like for my loved one after I'm gone or in the event I'm incapacitated?
- How can I make caring for my family member easier for future caregivers?

If government benefits are reduced or eliminated in the future, how can you help see to it that your loved one will maintain his or her current lifestyle and level of care?

**Remember "A special tomorrow begins today"**

**Please pass this on to friends and families  
that you know that may benefit from this and future volumes.**

Regards,

Team Members

Pat Rinaudo, Financial Advisor & Mark Rothchild, Registered Representative

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