



Well it's been more than two weeks since you received the last article. I do hope you all survived hurricane Irene without too much interruption in your lives.

In conjunction with your financial strategy, if you are the caretaker of a family member with special needs, it's important to write your vision down. You may have heard of or drafted a letter of intent. For those who haven't, you'll want to provide clear explanations to a future Trustee or caregiver who may not have known you or how you cared for your loved one.

A "Letter of Intent," can reduce guesswork for caregivers or trustees in the event you pass away. Sometimes called a "journal of intent" or "special instructions", a Letter of Intent is not legally binding. It supplements a trust and can provide an easier transition for your loved one.

Keep in mind a Letter of Intent is a "work in progress" that should be modified as your loved one grows or family circumstances change. It should give instructions that are not likely to change, such as important medication or health information, education, acceptable housing and a long-term plan of care. It can also provide more timely and detailed instructions, such as daily routines and current favorite foods, forms of entertainment, and places to go.

To complete a Letter of Intent, it's recommended you include a video of your loved one's daily activities, as well as his or her Individual Education Plan (IEP). If you're interested in receiving a complimentary Letter of Intent template please send an e-mail to linda.blum@margfinancial.com It is highly recommended that you periodically review the steps that have been outlined in this and previous issues.

This will help you make sure you're still on track to reach your family's goals. Review your goals and the steps annually, perhaps using your family member's birthday as a reminder.

You can use these questions to start your review:

- Have there been health or benefit eligibility changes?
- Has your family's financial situation changed?
- Are the members of your financial team current and relevant?
- If you've established a Special Needs Trust, are appropriate assets owned by the trust, or do they identify the trust as the beneficiary?

Do you need to change your financial strategy in order to reach your family's goals?

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If you answered “yes” to any of these questions, your state plan and special needs strategy are in need of an update. We can help you address changes in your strategy and guide you through the steps needed to help you reach your financial goals.

Creating a strategy for the continued care and lifestyle of your family member allows your love to last beyond your lifetime. The sooner you start preparing, the more confident you may feel in reaching your goals.

Together, we’ll start creating a special strategy for a secure future, including but not limited to:

- Identifying and recording your child’s unique personality/needs.
- Assessing all available resources
- Determining the best options for the future
- Identifying a preferred management style
- Consulting an attorney and other professionals

Remember “A special tomorrow begins today” when you take the first step.

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

Financial Advisors do not provide specific tax/legal advice and this information should not be considered as such. You should always consult your tax/legal advisor regarding your own specific tax/legal situation.

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