



## The Special Needs Planning Center

Providing Continuity of Care

### Kansas City Office

1251 NW Briarcliff Pkwy, Suite 110  
Kansas City, MO 64116  
Ph: (816) 741-1100  
[www.specialneedskc.com](http://www.specialneedskc.com)

### Las Vegas Office

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Las Vegas, NV 89113  
Ph: (816) 741-1100  
[www.specialneedsLasvegas.com](http://www.specialneedsLasvegas.com)

## Services Expanded to West Coast, Las Vegas

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The Special Needs Planning Center is currently finalizing arrangements to expand our services to the West Coast through an office in Las Vegas, NV.

Beginning in mid-September we will be available for educational workshops and one-on-one family meetings in Las Vegas thanks to a partnership with the law offices of **Fette Helquist & Park/Tax Lawyers LLC**. We are very excited about this partnership and look forward to working with Fette Helquist & Park as they are a diversified and respected firm in Las Vegas and Southern Nevada.

Initially, the arrangement will allow for us to be on the ground and available to families the equivalent of one week each month. The balance of our time will still be spent here in Kansas City focusing on serving the Midwestern U.S.

We are very excited about this opportunity to begin serving families more directly in that part of the country, as this

will allow us to serve families from Los Angeles to Phoenix to Las Vegas more efficiently.

As we continue to try to bring special needs planning information to parents throughout the country please let us know how we might be able to help. Kansas City is and will be home for both Heath and Scott, but we look forward to the challenge of serving more families throughout the country.

We'll soon be launching our sister website, [www.specialneedsLasvegas.com](http://www.specialneedsLasvegas.com), to distribute information to families on the West Coast. Here families will be able to find our workshop schedule in Las Vegas, helpful links specific to that part of the country and more.

If you know families on the West Coast that have been looking for help or are aware of parent supports looking for education to distribute to the special needs community we are anxious to help in whatever way we can.

## SNPC Adding Attorney to Serve Families

In an effort to better serve families and to make the planning process more convenient and efficient, The Special Needs Planning Center will now have legal council available full-time in our offices.

We have formed a partnership with The Jones Law Firm, P.A. and with Leslie C. Byram, P.A., which will allow Leslie to be available in our

offices to serve families beginning July 15th.

This news is exciting to us for many reasons, but above all is the ease of access for the families we serve.

Families will now be able to access the SNPC's family & financial planning services, as well as legal services such as guardianship application and special needs trust preparation in a

singular location.

While The SNPC will continue to maintain a network of law firms to serve clients unique legal needs, this will offer an efficiency to many of the families we serve by allowing them to access all services under the same roof. Moving forward you'll be able to schedule all of your appointments with Heath and Scott AND your legal appointments through the SNPC at (816) 741-1100.

*AN INDEPENDENT FINANCIAL PLANNING FIRM EXCLUSIVELY  
SERVING FAMILIES WITH SPECIAL NEEDS*

## The All-New Special Needs Planning Center Website - UPDATE: [www.specialneedsLasvegas.com](http://www.specialneedsLasvegas.com) Is Coming!

### From Our 1st Quarter Issue:

Over the last six months we have been working diligently on updating our website in an effort to make it more user friendly for parents.

Our intention has been to build a site that allows parents, regardless of their child's age or diagnosis, to gather useful planning information. Another goal was to make the site a more useful tool when parents and professionals alike are trying to forward information to other parents.

### Educational Articles

A new link has been added that contains educational articles for parents, caregivers

and professionals serving the special needs community. The idea is to maintain a library of information for families looking for a basic education on special needs topics, as well as more specific information.

### Community Calendar

We are now expanding this calendar to include all special needs centered events in the area. Our hope is to provide a central calendar for the entire special needs community that provides parents access to parent support group meetings, fundraisers, workshops, conference dates and other events in the special needs community.

**If you have events that you believe should be added to the calendar please email them to [hburch@specialneedskc.com](mailto:hburch@specialneedskc.com).**

### UPDATE:

#### Las Vegas Site Coming

In the month of July we will be adding a sister website to our existing Kansas City based website. We are launching [www.specialneedsLasvegas.com](http://www.specialneedsLasvegas.com) as a way to provide more pertinent information to families on the West Coast.

We'll begin directly serving families through our new office partnership in September of this year, as well serving the entire region with a website catered to that part of the country.

If you have additions that you feel would benefit either site please let us know. Also, help us get off to a running start by notifying families in that part of the country about the new service.

## Updated Company Brochure!

A new company brochure has been developed for parents, caregivers and professional to let others know about The Special Needs Planning Center. The new brochure is available in a .pdf version through our websites at [www.specialneedskc.com](http://www.specialneedskc.com) and [www.specialneedsLasvegas.com](http://www.specialneedsLasvegas.com).

## UPCOMING SPECIAL NEEDS PARENT WORKSHOPS & COMMUNITY EVENTS

THE FOLLOWING WORKSHOPS ARE EDUCATIONAL ONLY AND OPEN TO THE PUBLIC  
CONTACT THE SPECIAL NEEDS PLANNING CENTER AT (816) 741-1100 FOR DETAILS

- **North Kansas City Community Education: A Special Needs Planning Workshop for Parents of Children with Special Needs**—Tues, July 23rd—6:00-7:30pm—Contact the NKC School District to register at (816) 413-5460
- **Transition Workshop: A Special Needs Planning Workshop for Parents of Children with Special Needs ages 15-25**—Tues, Sept 1st—6:00-7:30pm—Briarcliff Hilltop Building Meeting Room (1251 NW Briarcliff Pkwy)—Contact the SNPC for more information
- **Northland Early Education Center Ranch Auction and Party**—Sat, Sept 12th—Contact the NEEC at (816) 420-9005 for more information or to support the event
- **Camdenton School District/Lake of the Ozarks Special Needs Planning**
- **Workshop Workshop: A Special Needs Planning Workshop for Parents of Children with Special Needs** —Tues, Sept 22nd—6:00-7:30pm—Contact the SNPC for more information
- **Kansas CLE Workshop: A Special Needs Planning Workshop for Professionals**—Thurs, Sept 24th—noon-1:00pm—Contact the SNPC for more information
- **Transition Workshop: A Special Needs Planning Workshop for Parents of Children with Special Needs ages 15-25**—Tues, Oct 6th—6:00-7:30pm—Contact the SNPC for more information
- **North Kansas City Community Education: A Special Needs Planning Workshop for Parents of Children with Special Needs**—Thurs, Oct 8th—6:00-7:30pm—Contact the
- **North Kansas City Community Education: Transition Workshop: A Special Needs Planning Workshop for Parents of Children with Special Needs Ages 15-25**—Thurs, Oct 15th—6:00-7:30pm—Contact the NKC School District to register at (816) 413-5460
- **Kansas Brain Injury Association Conferece Workshop: A Special Needs Planning Workshop for Professionals**—Sat, Oct 24th—Contact the SNPC for more information

For an updated calendar of workshops and events go to the SNPC websites at [www.specialneedskc.com](http://www.specialneedskc.com) and [www.specialneedsLasvegas.com](http://www.specialneedsLasvegas.com)

## 2nd Quarter 2009 Index Performance

INDEX RETURN SUMMARY THROUGH June 30, 2009

Source: TRowePrice.com

<b><u>INDEX</u></b>	<b><u>YTD</u></b>	<b><u>2nd Quarter 2009</u></b>
<b>DJIA</b>	<b>-2.01</b>	<b>11.96</b>
<b>NASDAQ</b>	<b>16.36</b>	<b>20.05</b>
<b>Russell 2000</b>	<b>2.64</b>	<b>20.69</b>
<b>S&amp;P 500</b>	<b>3.16</b>	<b>15.93</b>

### Parenting Special Needs Magazine—Article Excerpt

#### Special Needs Planning: What is a Special Needs Trust?

By Heath Burch, CFP®

**Printed in the July/August addition of Parenting Special Needs Magazine—For more go to [www.parentingspecialneeds.org](http://www.parentingspecialneeds.org)**

As the parent of a child with special needs, it has been our experience that you will do whatever is necessary to care for your child. As unnerving as it may be to think what happens when you are no longer able to provide for your child? At your death how do you continue to provide the same level of care that will allow your son or daughter to continue to live as fulfilling of a life as possible?

The Special Needs Trust (SNT) is arguably the most important planning tool available to families with children with special needs. Although many of the families we serve each year come into our office having heard of special needs trusts they are often unaware of what these trusts really accomplish, more importantly what they protect.

Before I get into this topic know that I am not an attorney and I am not compensated for drafting special needs trusts. Our expertise is purely driven from the interaction with hundreds of special needs families each

year and from our ongoing work with attorney's to help these families prepare their plans. You should always consult with an attorney to have your legal documents drafted and you should consult specifically with an attorney that has experience in drafting special needs trusts.

We'll discuss what a special needs trust is specifically, but let's briefly discuss what a trust is without the legal jargon. As simple a definition of a trust as I've found is that *a trust is a legal device used to set aside money or property of one person for the benefit of one or more persons or organizations* (as defined at <http://www.mscf.org/>). In other words, a trust is simply a legal document that is drafted to own and ultimately distribute assets from one entity to another. Think of it as an empty box that can hold ownership of most assets (including investments like stocks and bonds, cash, real estate, insurance or collectibles) that when properly drafted allows the grantor (person setting up the trust) to circumvent probate and have their assets distributed assets as they would intend.

Trusts can be used for various reasons such as to aid in tax savings, divide a family's estate among children, carry out a charitable plan, or in this case provide support for an individual with special needs. SNT's can be created in various forms, but often they are implemented as a tool for parents to leave assets at their death that will be used to provide ongoing support for their child with special needs.

A SNT is a tool used to hold assets for the purpose of supplementing governmental benefits for an individual with special needs. The key is that these trusts supplement yet do not supplant benefits provided through social security and the state. Currently, federal guidelines dictate that an individual with special needs over the age of 18 has to follow strict asset guidelines in order to qualify and maintain these vital benefits. To remain eligible for social security income (key: SSI, not SSDI) the individual cannot maintain assets in excess of \$2,000. *Note: \$2,000 is the federal guideline, but states can take a more stringent stance - Missouri for example sets the guideline at just \$1,000.* Understanding this stringent limitation is placed on individuals in regards to the amount of assets they can own leaves families with the burden of finding a way to leave behind funds to supplement their child's future needs without making the ineligible for benefits.

In preparing their estate plan your neighbor quite likely can simply leave assets divided among their children or beneficiaries directly without a limitation on how much they can leave them. This is also true for your non-disabled children (although trusts can be very beneficial when leaving assets to any child or charity). But for your son or daughter with special needs you simply cannot leave money directly to them at your death without the reasonable expectation that they will become ineligible for benefits at least temporarily. At a minimum your son or daughter could be forced to spend down the assets received below

**(continued on next page)**

## [continued: What is a Special Needs Trust?](#)

the \$2,000 threshold and then reapply for benefits once they have done so. In some cases 'after the fact' trusts can be developed, but they will likely require a Medicaid payback clause.

Let's assume an example where a disabled individual over the age of 18 is receiving the full social security monthly cash benefit amount. Further, let's assume they live in some form of an independent living residence. In most states the individual is entitled to approximately \$675 per month. This income is meant to provide food and shelter and would likely be recouped by any living facility your child may choose to live in during adulthood. Of this monthly cash benefit the individual is typically entitled to keep a small stipend for additional expenses (often times this is around only \$30!). Now think of all the 'things' your son or daughter needs and enjoys each month that are necessary to provide a minimum level of comfort and a certain quality of life: CD's and DVD's, computer games, going to the movies or out to eat with friends, vacations with siblings, etc. Don't forget even more essential needs such as asthma medication and toiletries. This is what a special needs trust accomplishes: it allows monies to be set aside specifically to provide these supplemental resources, while not disrupting the critical state benefits your child may well be dependent on. No parent can expect the quality of life they would wish for their son or daughter in perpetuity with a budget of \$30/month.

We didn't even discuss the most important benefit of social security and state benefits in most cases - medical coverage. To some the monthly SSI income discussed above is critical, while to others it is not overly significant. As many of our families have unfortunately experienced medical coverage can be critical to any family regardless of their financial resources. This further confirms the importance of leaving assets behind in a special needs trust as opposed to leaving it directly to the individual as this may cause not only a loss of the monthly cash benefit, but more importantly a loss of vital medical benefits.

Whether your child is over the age of 18 and already receiving state provided benefits, or your child is under the age of 18 and may someday be dependent on these benefits, a special needs trust is the core of a comprehensive plan to ensure quality of care for your child. Critical state benefits such as social security and Medicaid will provide a base of care for your loved one, but a family can help supplement the individual's needs by using a special needs trust.



Follow The Special Needs Planning Center on Twitter at [www.twitter.com/SpecialPlanning](http://www.twitter.com/SpecialPlanning). We'll be using this tool to distribute timely information to parents, caregivers and professionals with updates each day on various issues and topics that affect the special needs planning community. See below for a sample of the type of information we'll be providing each day to help bring the special needs community together in a coordinated fashion.

### T W I T T E R   U P D A T E S

- Missouri Special Education Advisory Panel:  
[www.dese.mo.gov/divspeced/administration/advisorypanel/94142mainpage.html](http://www.dese.mo.gov/divspeced/administration/advisorypanel/94142mainpage.html)
- IEP facts courtesy of Wrightslaw: [www.wrightslaw.com/info.iep.index.htm](http://www.wrightslaw.com/info.iep.index.htm)
- NV SB 148 provides scholarships opportunities for children with special needs - <http://bit.ly/DFK6n>
- Specialized training to aid in reading, spelling, language: Lindamond-Bell learning Processes—  
<http://www.lindamondbell.com>
- H.R. 2740, IDEA Fairness Restoration Act—online brochure with info on how to support:  
<http://www.copaa.org/pdf/MurphyBrochure.pdf>
- Special Needs Bridge: <http://specialneedsbridge.com>—Resources and organizations serving the special needs community
- Court ruling helps special needs students: <http://www.usnews.com/blogs/on-education/2009/06/24/court-ruling-helps-special-needs-students.html>