Special Needs Planning

Perspective

According to the National Center for Education Studies, the number of students ages 3-21 who receive special education services continues to grow year over year at a rapid pace. Possibly contributing to this growth is the fact that communities are doing a better job assisting families place their special needs child in supportive education-based services. While education is a component, there are many other areas a family with a special needs child must address. The reality is that parents are looking for resources and guidance but have a difficult time coordinating the layers of complex factors, such as:

- **Financial** — mortgages and other expenses, insurance policies, investments, and savings
- **Legal** — conducting estate planning, weighing guardianship with less restrictive alternatives, and creating a special needs trust to ensure a child's future
- **Government** — identifying and supplementing government benefits, such as residential services, supported employment, and respite care
- **Family** — family's values, the parents' careers, sibling considerations, and extended family members

Finding advocates to walk with them on this lifetime journey can be a challenge. Highland Trust Partners can be an advocate.

Our Mission

To be an advocate for special needs families providing them with direction to properly care for their loved ones.

Our Core Values

Integrity | Service | Value
Knowledge | Objectivity

We will:

- Act as a Fiduciary in our client relationships.
- Analyze each client's unique needs and wishes.
- Coordinate with special needs experts in the community.
- Be accessible to clients and their team of experts.
- Monitor and evaluate progress.

What Is Special Needs Planning?

Highland Trust Partners is dedicated to helping these families not only because we see a such a lack in planning resources but, also, one of our own has a child with special needs. We want to assist families by supplying proper financial planning, building a network of providers to serve their needs, and giving them the tools to write their family "user manual" on lifelong care for their child. Some questions families ask which we work to answer include:

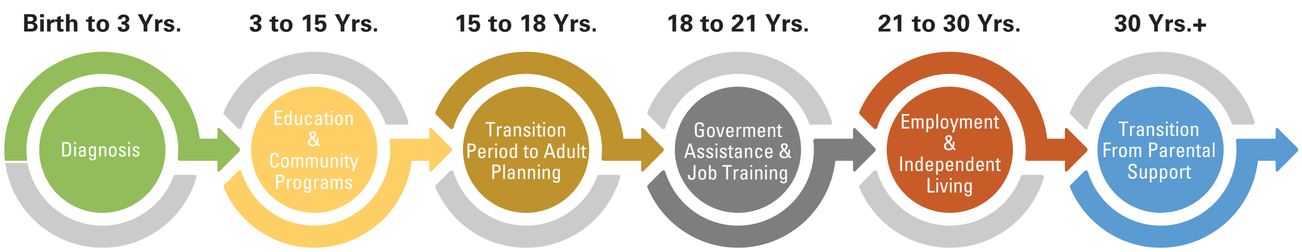
- What are other families like us doing?
- How do we protect our assets?
- Do we need special needs trusts?
- How should we fund these trusts?
- How do we write a letter of intent?
- Are there programs to help us pay for care?
- How do we qualify our child for government benefits once they reach adulthood?
- Where could our adult child live independently?

These are just a few questions. Family dynamics can vary greatly and you may have other inquiries not noted here. We would be happy to provide a free consultation, assisting you in any way possible.

Timeline

From diagnosis to later stages in life, each family needs a timeline of events and associated tasks to stay on track with the required special needs care. Some points on the timeline start early in life such as birth and diagnosis. Others, however, do not begin until later, for example, job training and employment. Other unplanned events, such as an accident, must also be considered as a possibility for a point on this timeline. Highland Trust Partners assist families draft their timeline and remain their advocate through the years.

An example of a family timeline might look like this:



Who Are We?

Founded in 2015, Highland Trust Partners collectively brings almost 100 years of experience in the finance industry. Offering an array of services, we guide clients through stresses in their lives. Whether it is financial planning, portfolio management, trust services, retirement planning, or business succession, Highland Trust Partners can assist most families and businesses. We tailor our strategies to address each client's needs by defining priorities. What is most important to you in life? These are your priorities, and our team helps you develop plans to assist in ensuring that they are properly managed.

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