



Live Oak Estate Planning

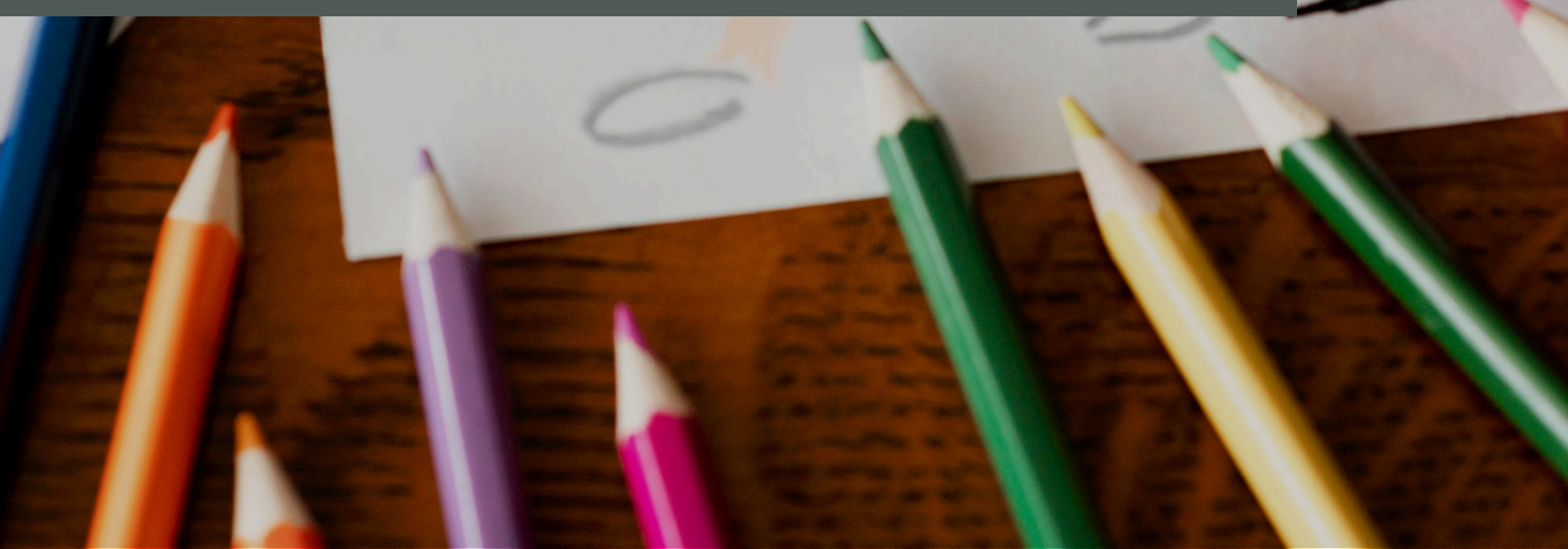
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Claremont, CA

# THE SPECIAL NEEDS FREEDOM GUIDE

Discover how to take charge of your child's future and build a fortress of protection that will last a lifetime.

Life is a journey and love is what makes that journey worthwhile. UNKNOWN AUTHOR





# Live Oak Estate Planning

INSIDE THE **SPECIAL NEEDS FREEDOM GUIDE**, YOU'LL DISCOVER HOW TO TAKE CHARGE OF YOUR CHILD'S FUTURE AND BUILD A FORTRESS OF PROTECTION THAT WILL LAST A LIFETIME.

WITH THIS GUIDE, YOU'LL LEARN WHY PREPARING FOR YOUR CHILD'S FUTURE IS SO IMPORTANT

As a parent, you have the responsibility of making sure that your child's future is well planned for, even after you are no longer here.

We know how difficult it can be to make sure all the little details have been thought of, so we've created this Guide to make it as easy for you as possible. In this Guide, you'll learn:

- **The 10 Steps You Must Take to Plan for the Future Care of Your Child with Special Needs the Right Way.**
- **How to Take Charge of Your Child's Future and Build a Fortress of Protection Around Your Child that Will Last a Lifetime.**
- **How to Set Up a Special Needs Trust that Protects Your Child's Eligibility for Essential Governmental Benefits.**
- **When and Whether to Become the Conservator of your Adult Child with Special Needs.**
- **How to Plan for and Secure Government Benefits for Your Child.**
- **How to Ensure Your Kids (& Spouse) Are Prepared For Life Without You In Case Something Happens To You.**







## ASK YOURSELF THREE SIMPLE QUESTIONS

1

What would happen to your child with special needs if something happened to you?

2

What would happen to your other children?

3

What would happen to your most treasured belongings?

**GUARANTEEING THE CARE OF YOUR CHILDREN BEGINS WITH THE ESSENTIAL QUESTION: WHAT WOULD HAPPEN TO YOUR CHILDREN IF SOMETHING HAPPENED TO YOU?**

**IF YOU DON'T PLAN AHEAD,  
YOUR CHILDREN COULD BE TAKEN  
OUT OF YOUR HOME**

**In the short term, until the authorities can figure out what to do, your children could be in the hands of social services.**

Then, your children could be raised by someone you wouldn't choose, who doesn't understand your child's special needs, and who would raise your children in a way you might not agree with.

Next, look around you... what would happen to everything you own if you were no longer here? This includes your home, your bank and brokerage accounts, your life insurance policies, your retirement plans, your clothing, your jewelry, your cars, your letters, your family heirlooms... the things you care about most.





## IT'S CALLED PROBATE AND IT MAY BE A NIGHTMARE FOR YOUR FAMILY



If you die with all of these things owned in your own name, **your family will have to deal with a court process called probate.** In California, this process typically takes 9 months and usually closer to **12 to 18 months**, particularly when no plan is in place. During this process, **your loved ones do not have easy access to your assets** for their needs. And, just to give you an idea of the cost, we estimate the total **cost of a probate when someone dies without an estate plan in place**—including court costs, filing fees, litigation, attorney fees, appraisal costs, bonds, guardianship estates for minor beneficiaries, required court accountings, and emergency planning for your child with special needs—to be around **5% of the value of your assets.**

**At the end of the probate,** all of your assets your minor children inherit would be put into a conservatorship estate overseen by someone chosen by the court and then **when your children turn 18,** they would be **given everything** left in the estate – **immediately and unprotected!**

**That includes your child with special needs**—even if he or she doesn't have the mental capacity to make decisions or is incredibly trusting and wants to make gifts of your money to everyone. With good pre-planning, most children with special needs are eligible for government benefits when they turn 18, but if your child receives an inheritance when they are under 18, **most likely your child won't be eligible for benefits** without additional (and expensive) planning and court intervention.

Additionally, **probate is totally public,** which means somebody with **bad intentions** can find out that your child with special needs is inheriting money and that it's not protected. They can be an easy target for fraud and deceit.

With pre-planning, all these issues **can be avoided very easily.** In the next section, we are going to show you **what you can do right away to avoid probate and protect your loved ones.**

While not having a plan in place is scary, **it's easy to put in place a plan** that will give you **peace of mind**—which leads us to the future care planning process ...





## 10-STEP PLANNING PROCESS

THERE ARE TEN PLANNING STEPS YOU CAN TAKE RIGHT AWAY TO TAKE CHARGE OF YOUR CHILD'S FUTURE CARE.

A typical child could recover from a failure to plan, but **a child with special needs will face additional hardships.** Although some people with special needs are able to support themselves as an adult, many will need to rely on government assistance.

Most importantly, you must put in place a clear plan for the care of your children if something happens to you. This is critical. **Don't leave the care of your family and your assets to chance.** The next 10 steps will map out for you exactly what you need to do.



# NAME GUARDIANS FOR BOTH THE SHORT TERM AND THE LONG TERM

1

**If you have children under the age of 18, you must give clear legal authority for designated caregivers to take custody of your children immediately if there is an emergency.**

**Tell your children, or their caregivers, exactly who they should call** if something happens to you. You must make sure the person who is called has the legal authority to stay with your children. It's not going to do any good to have a neighbor or friend come over unless that person has **documented legal authority** from you to stay with your children.

Make sure **you have given documented clear legal authority to one or more people** (our preferred number of people is three) who live near your family and would be available immediately to your children. We recommend you **choose people who live within 20 minutes** of your home. These people should be **people who would be able to comfort your children** during a crisis.

Far too often we've seen people name guardians to act and then not tell them they've been named or what to do if something happens. Don't make this mistake. **Make sure the people you've given legal authority know they are going to be called on if something happens to you and make sure they know just what they should do in that situation.**

The person or people you give legal authority to stay with your children must **have all the documentation they need to prove that authority if necessary**. Remember, this is just for the short term until the long-term guardian arrives.

This is important—imagine a police officer arrives at your house after an accident. The babysitter is with your kids, and it'll take many hours, or even days before the long-term guardians can arrive. The police officer can't leave your children alone with the babysitter or neighbor because that would be subjecting the State to liability. The officer will have to remove your children from your house. Of course, **if your babysitter or someone else can prove they have clear legal authority to stay with your children**, the police have the comfort of being able to leave your children in your home until the people you've named as permanent guardians can arrive.

You must designate in writing exactly who you want to care for your children for the long term and how you want decisions made. We've had too many people tell us they've got this all taken care of, but it turns out that there **isn't anything in writing**. The parents have decided what they would want to happen, but they've only told people what they want and haven't documented it.

**This is a recipe for disaster.**



If your child has special needs, you need to address the long-term guardianship issue head on—especially if you have other children. Do you want your children to live together? Or, would your other children have one guardian while your child with special needs has another guardian? We know that these are difficult issues to address, but now is the time to make a decision—rather than leaving it up to chance.

**It's important that this designation is properly made.** Many times, we'll hear people say things like, "I want my brother Tom and sister-in-law Jane." But when we investigate a little bit and say, "Well, do you really want Tom and Jane? What if Tom died or Tom and Jane got divorced? You don't really want Jane, you really just wanted Tom." So, make sure you've thought through all the possibilities before documenting your choices.

If you haven't named guardians yet, you can do so online for free at:

[LiveOakEstatePlanning.KidsProtectionPlan.com](https://www.LiveOakEstatePlanning.KidsProtectionPlan.com)

## IDENTIFY THE NEED FOR FUTURE CARE PLANNING

# 2

Once you've named guardians for your children, identify whether you need to do Future Care Planning for your child.

If your child is an adult with disabilities, you probably have a pretty good idea of both your child's abilities and what kind of assistance they will need. If your child is able to support themselves (including housing, health insurance, and basic needs), **you might still need to consider Future Care Planning**—but on a more limited scale.

On the other hand, **if your child won't be able to be self-sufficient as an adult, you'll need to make plans to secure their future.**

Leaving the future up to chance is not an option. Without a plan, **it is possible your child will join the ranks of the millions of people in this country with disabilities who live in poverty.**

On the other hand, if your child is particularly young, you might not yet have an idea of whether your child will be self-sufficient as an adult. You want to be hopeful, but you know **there is a possibility that your child will need assistance.**

**Planning even though your child's future abilities are uncertain will give you the most comfort and the best options.** You must make the hard decisions now even if you feel uncertain of whether your child will need assistance as an adult. With the guidance of a trusted advisor, **you will be able to build in "what if" scenarios and contingencies.**



**When your child reaches age 18, you will no longer be entitled to make decisions about your child's finances or personal care** unless you petition a judge to become your child's legal guardian. Although your child might not be capable of making decisions about their well-being at age 18, **the law presumes that your child is capable.**

For example, if your child enters a hospital after they turn 18, and **medical decisions** need to be made, the child's doctor may ask you to show conservatorship papers before treating your child.

Conservatorship is a legal means of protecting a person who is not competent to make decisions about their personal care and/or finances. Because a full Conservatorship takes away your child's rights to make important decisions, the **decision to petition for Conservatorship of your child at age 18 should not be automatic.** If your child is capable of making some decisions, but not others, a **limited Conservatorship may be more appropriate.**

Likewise, there are certain **alternatives to Conservatorship** that may be sufficient. If your child has the ability to make their own decisions, they can empower you to make health care and financial decisions by signing **Financial and Health Care Powers of Attorney.** Likewise, if your child receives Social Security payments, you can be designated a **Representative Payee.** A **joint bank account** or Trust may also serve as a means of providing structure and discipline to a **monthly budget.**



**Your child will likely be eligible for government benefits at age 18, but you must prepare to preserve much needed benefits.**

There are four programs available for adults with special needs—**Medicare, Social Security Disability Insurance (SSDI), Medi-Cal (California’s Medicaid program), and Supplemental Security Income (SSI).**

Medi-Cal and Medicare provide health insurance; SSI and SSDI provide monthly cash assistance. Medi-Cal recipients are also eligible to participate in so-called “Medicaid waiver” programs—which provide supported housing and work programs.

Which programs your child will qualify for as an adult (and how much they will receive in the way of benefits) depends on whether your child has a work record and other assets or income. A child who has a disability determination and a work record or who has parents with a work record can often receive Medicare and SSDI in addition to Medi-Cal and SSI (although the SSDI benefits often cancel out the SSI benefits). **There is no need to do special planning just to preserve Medicare or SSDI benefits.**

Many disabled adults, however, **rely solely on Medi-Cal and SSI** for support or rely on these programs in addition to Medicare and SSDI. To qualify, Medi-Cal and SSI recipients must meet certain **income and asset limits**. If your child has more than \$2,000 in their name at 18, they likely won’t qualify for SSI. **California removed the \$2,000 asset limit for Medi-Cal in 2024.**

It is crucial to do special planning for any child who is likely to receive these benefits because **if your child has more than \$2,000 in their own name at age 18, they won’t be eligible for certain benefits until they “spend down” the money.**

In addition, if you die, and your money doesn’t go to your child the right way, your child will not be eligible for Medi-Cal or SSI.

In addition, **even if you think that your family can provide for your child’s lifetime needs, it is probably wise to position your child to qualify for Medi-Cal.** Many programs that enhance the recipient’s quality of life—including supported living and work environments—are only open to participants who have a Medi-Cal card. It doesn’t matter how much money you have; if your child does not have a Medi-Cal card, he or she will not be able to participate.



## CREATE A LIFE CARE PLAN

5

You need to develop an understanding of what the future care of your child will cost and what your best options are for meeting your child's needs.

So many times we talk with parents who have placed their adult child in a particular facility because they don't know any other options.

**A life care plan can help ensure your child receives appropriate care**, whether at home or in a residential facility, identify public and private sources of support, and give you the peace of mind of knowing that you are making the best care choices for your child.

There are professionals in the community who can assess your child's needs and make recommendations. Use them and get the support you need!

## PREPARE A LIVING TRUST AND WILL

6

Make the transition of your financial wealth as easy as possible for your family. Without an estate plan in place, your loved ones won't inherit your money in the way that you want. In particular, any inheritance your child receives will likely disqualify them from government benefits.

**Your financial assets may be subject to a court process called probate.** The probate process is public and can take a long time. Plus, your loved ones won't have immediate and protected access to your money, and there are numerous court costs and filing fees.

**On the other hand, if you plan with a Revocable Living Trust, in addition to a Will, you decide who has access to information about your children's inheritance.** This protects your child and other family members, who may be serving as trustees.

If your financial resources pass to your spouse and children by a Will, the information enters the public record and is available to predators who might be particularly attracted to vulnerable beneficiaries, such as the young and disabled.



Because none of us knows when we might die or become incapacitated, it is important to plan early for your child with special needs, just as you would for other dependents, such as minor children. **Unlike most other beneficiaries, your child with special needs may never be able to compensate for your failure to plan.** A typically developing child can work and support herself as she reaches adulthood, but a child with special needs may not have this opportunity.

Planning for your child with special needs is only one part of putting together a comprehensive estate plan to protect yourself and your loved ones.

Are you concerned about the potential incapacity of your spouse? There are solutions. **What about your typical children?** Do you want to provide for them as well? Make sure that your estate plan provides for and protects all the people you love. Doing so will ensure that you leave a positive legacy for your entire family.

Plus, **don't make the mistake of thinking a trust is something you can "do" once and then never think about or look at again.** If you are going to do that, you might as well not. **A trust is something that must be updated and maintained throughout your lifetime** so it keeps up with your life, your assets, and the law. And, at your death, it must be handled properly in order for it to work as intended.

## ESTABLISH A SPECIAL NEEDS TRUST

# 7

If your child requires, or is likely to require, governmental assistance to meet their basic needs, **do not leave money directly to your child. Instead, establish a Special Needs Trust.**

A trust that is not designed with your child's special needs in mind will probably render your child ineligible for essential benefits. **A Special Needs Trust is designed to manage resources while maintaining the individual's eligibility for government benefits.** Planning is important because many beneficiaries as adults will rely on government benefits for support. If the disabled person has assets in their own name (the current limit is \$2,000), they might lose eligibility for certain benefits.

**Medi-Cal, and other public benefits programs, will not pay for everything your child might need.** A Special Needs Trust can pay for medical and dental expenses, annual independent check-ups, necessary or desirable equipment (such as a specially equipped van), training and education, insurance, transportation, and special foods.

Unfortunately, some Special Needs Trusts are unnecessarily restrictive and generic. Many trusts are not customized to the particular child's needs. Thus, the child fails to receive the support and benefits that the parents provided when they were alive. For example, **children who have lower support needs and are active in their communities can benefit from a Special Needs Trust that is carefully tailored to provide adequate resources to support their social lives.**

Does your child have significant medical concerns? Should the trust allow for birthday gifts for other family members? What about travel expenses to visit loved ones? Do you have a preferred living arrangement for your child? Your child's special needs trust should address all these issues and much more.

Another mistake attorneys with special knowledge in this area often see is a "pay-back" provision in the trust rather than allowing the remainder of the trust to go to others upon the death of the child with special needs. If a "pay-back" provision is included unnecessarily, Medi-Cal will receive the remainder (up to the amount of benefits provided) in the trust upon the death of the beneficiary.

These "pay-back" provisions are necessary in certain types of special needs trusts. **An attorney who knows the difference can save your family a small fortune.**

A Special Needs Trust will help you avoid one of the most common mistakes parents make. Although many people with disabilities rely on SSI, Medi-Cal, or other needs-based government benefits, **you may have been advised to disinherit your child with disabilities**—the child who needs your help the most—to protect that child's public benefits. These benefits, however, rarely provide more than subsistence, and this "solution" does not allow you to help your child after you are incapacitated or gone.

Disinheriting your child with special needs might be a temporary solution if your other children are financially secure and have money to spare. But **most often, disinheriting your child with special needs is a mistake!** It is not a solution that will protect your child after you and your spouse are gone. The money can be lost in a lawsuit, divorce, liability claim, or adverse judgment against your other children. For example, **what if your child with the money divorces?** His or her spouse may be entitled to half of it and may not adequately care for your child with special needs. **What if your child with the money dies or becomes incapacitated while your child with special needs is still living?**

**WILL HIS OR HER HEIRS CARE FOR YOUR CHILD WITH SPECIAL NEEDS?**





During your life, you can manage the trust. When you and your spouse are no longer able to serve as trustees, you can choose who will serve according to the instructions that you have provided. You may choose a team of advisors. You may choose a professional trustee. Regardless, the Trustee's primary duty is to protect the trust beneficiaries' eligibility for public assistance benefits. **Make sure that whoever you choose is financially savvy, well organized, and, most importantly, ethical.**

By default, family members of the beneficiary are often appointed to serve as Trustees. All too often, however, family members lack the skills needed to successfully administer a Special Needs Trust. Instead, **consider selecting a professional Trustee in conjunction with an advisory committee or an advocate/care manager.** If not, there are other ways to incorporate professional expertise into the administration of the trust.

The right Trustee will provide the trust beneficiary and their families with the peace of mind that comes from knowing that public assistance benefits will be protected and that quality of life will be increased.



As a parent, **it's your responsibility to provide enough financial resources** to make sure that whoever is raising your children will not struggle financially. You need to either have sufficient savings and investment resources to care for your children or you need to have life insurance. Life insurance is one of the best ways to get money into a Special Needs Trust! In fact, many parents purchase life insurance solely for the purpose of funding the trust.

Work with a trusted advisor to determine exactly **how much savings or insurance would be sufficient** to support your family if something happened to you. You will also have to **consider whether to purchase term insurance**, which is less expensive and expires after a certain period of time without building up any continued value, or permanent insurance, which is more expensive, but is often guaranteed to be there until you die and does build up cash value.



If you have a child with special needs, **you should strongly consider purchasing permanent insurance rather than term insurance**. Permanent insurance is the only way to guarantee that needed resources will be available for your child upon your death. The decision as to what to purchase and how **much must be made with an advisor you absolutely trust**.

And, most importantly, make sure that the **financial resources you do leave would be available to your guardians and your children, and would be protected**. What if the home your child lives in requires modifications? Make sure that the trusts are drafted the right way so that your selected guardians will have the money they need to care for your child.

You will want to designate a **trust as the beneficiary of your life insurance** so it doesn't get pulled into the court supervised conservatorship process and be unavailable when it's most needed. All that life insurance needs to go to a Special Needs Trust and not directly to your child.

Normally, life insurance passes to your heirs without probate, but if your minor children are designated as beneficiaries (you might have named your spouse first and your children second, but if something happens to you both, your children are too young to receive the benefits), it must go through the court because they are minors. And, your children, regardless of whether they have special needs, will receive everything outright at age 18. Not a good result.

Make sure you **put all of your assets into your Living Trust so you don't leave your loved ones with an enormous, complicated, and stressful problem** after you are gone. If you already have a trust, make sure that **every asset you own is held in the name of your Living Trust** because if it's not, the trust isn't going to protect the people who are most counting on it – the people you love the most.

Another way to leave financial resources for your child is to ask your extended family and friends to make gifts to the Special Needs Trust or remember the trust as they plan their own estates. You can also consider whether making the Special Needs Trust the beneficiary of a life insurance policy makes sense now, while you are healthy and insurance rates are low. After you have set up your Special Needs Trust, **send letters to your family and friends who might consider making a gift**. If you are too bashful to do so, ask your attorney to send letters on your behalf.

## PASS ON MORE THAN JUST YOUR MONEY

# 10

Think of the knowledge you have gained by spending a lifetime caring for your child! **Be sure to write or record a complete set of instructions to guide future caregivers and trustees as they take care of your child.** Include information regarding **residential preferences, medical concerns, preferred doctors and therapists, essential therapies, and social activities**. You want to include any and all information that will help make the transition to a future caregiver as smooth as possible. Although such instructions are not legally binding, they can reflect your thinking on a range of issues and provide a plan for the caregivers to follow.



# YOU DON'T HAVE TO DO THIS ALONE!



THIS ALL CAN FEEL VERY OVERWHELMING. BUT WITH THE RIGHT GUIDANCE, FOLLOWING THESE STEPS WILL MAKE THE PROCESS EASY.

Far too many parents put off this planning because they don't know where to start or how easy it can be.

There are two options available to you for the absolute peace of mind of knowing your family is taken care of during a most difficult time. You can either handle your planning yourself or you can work with an attorney to take care of these issues for you.

## 1

### DO IT YOURSELF



You might be a candidate for the **do-it-yourself** approach to estate planning if you meet the following three criteria:

1. You would have **no problem with your children controlling everything you own when they turn 18** (not recommended for a child with special needs); and
2. Your **assets are small enough** that they would not be subject to the court process of probate. In California, as of April 1, 2025, if your home is valued at less than \$750,000 and you have less than \$184,500 of other assets in your estate (excluding your personal residence or any exempt property) your estate will qualify for a streamlined probate proceeding. Thus, you could get by with a simple form will, health care directive, and financial power of attorney; and
3. **You don't have any assets that you want to provide your child with special needs.**

If you meet those three criteria, you don't have to worry too much about the transfer of your assets after you are gone, so long as you ensure your minor children kids would be taken care of in the way you want by the people you want.

However, **if you have a child with special needs**, and you want to provide your children with an inheritance, **you must work with a lawyer**. Too many people try to do it themselves by disinheriting their child with special needs and asking other family members to provide for their special child.

**Don't make this mistake!** Relying on other family members to use their inheritance to care for your child with special needs puts your child at risk of being left with nothing.

**You might be tempted to use form documents to take care of your child, but that's not the best approach.** You should talk to an attorney who understands the unique requirements of planning for a child with special needs and can guide you through the process with compassion and care.

**If you have assets and a child with special needs, and you want to make sure everything is handled the right way** after you are gone, so your family is not left with a huge mess and has someone to turn to during a most difficult time, **you'll want to work with a lawyer with lots of experience in special needs planning.**

The **only surefire way to avoid making mistakes is to seek the guidance of a lawyer you can trust** to guide you through this important process.

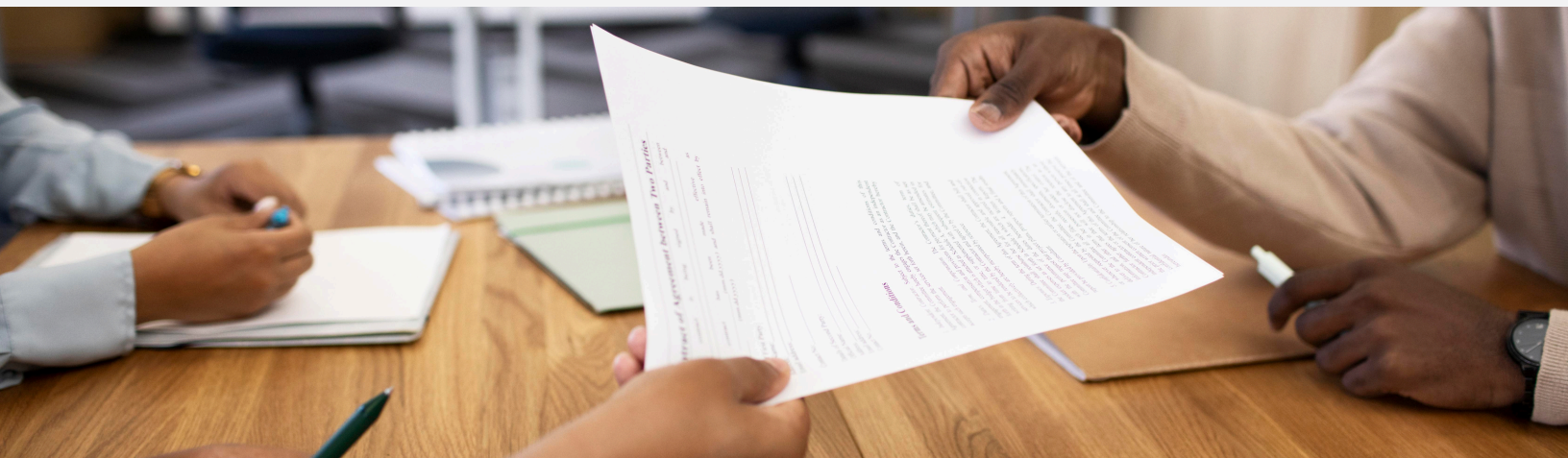
## 2

## WORK WITH A LAWYER



Remember that the **people who benefit** if you take the time and thought to create a plan **are the people you love most, those who will be left behind after you are gone – your children.** It is so **much easier for you to handle** these important matters **while you are alive** than it will be if they have to be handled after your death. **Your family will thank you** for finding a trusted advisor instead of someone who simply prepares documents and sends you on your way.

Do a quick search on the internet and you'll find estate planning lawyers everywhere. It's hard to differentiate among them. As a parent, it is **critical you choose an attorney who is right for your family and who has experience in planning for children with special needs.** Who you choose as your family's lawyer can **be one of the most important decisions you ever make** for the well-being of your family and yourself. And, not all lawyers are the same...



# INSIST ON A LAWYER WHO PLANS WITH A PARENT'S PERSPECTIVE... YOUR FAMILY DESERVES IT!



## THE TRUSTED LAWYER AT OUR FIRM **WORK ON A FLAT-FEE BASIS**

No more tracking time in six-minute increments and billing clients for every question, phone call, email, and fax. **Our clients will never get a surprise bill in the mail** and are encouraged to communicate with their attorney.

Our attorney, Sati McLafferty, is a mom to two young sons, one of whom has a rare genetic syndrome. She knows what goes into caring for a neurodivergent child with complex medical care needs. She is compassionate and understanding, and helping the special needs community is incredibly important to her.

Third, **we ensure your plan works** when your family needs it most. We hold 3-year review meetings with all clients so you can update your assets, and your family **will never lose track of your assets** or have to deal with a mess. And, **we'll monitor law changes** so they can be incorporated into your plan when you attend your 3-year review or sooner upon your request.

Your lawyer **doesn't just ensure the smooth transition of your financial assets**, but your whole **Family Wealth**, which includes not only your financial capital but also your **human, intellectual, and spiritual capital**, none of which is preserved by a document-focused estate plan.

We **communicate with our clients regularly**, and we provide free educational presentations to teach our clients what to do as a successor Trustee. **Parents can also subscribe to** our email list devoted to providing information and resources to the special needs community.

It feels so good, so right, to know that we are making a difference in your life, not just planning for your death, but improving the quality of your life. We make sure your plan works when your family needs it most. Ultimately, in the event of your death or incapacity, we're here to support the people you love most during a very difficult time.

To us, there's no greater reward than hearing:

**"THANK GOODNESS YOU'RE HERE FOR US.  
WE DON'T KNOW HOW WE'D DO IT WITHOUT YOU."**



# DO YOU QUALIFY?



**Not everyone needs to work with our trusted lawyer, nor qualifies to do so.** Surprisingly, whether you qualify to work with us has **nothing at all to do with how much money you have.**

Working with us is **most beneficial for people who:**

- **Want a trusted advisor** to guide them through a lifetime of the right decisions.
- Want to **take charge of their child's future** and ensure that their child benefits from their love, guidance, and wisdom for life.
- **Care about preserving family wealth by ensuring it doesn't leak out to strangers** through divorce and lawsuits, Medi-Cal liens or paybacks, or end up part of the millions of dollars of unclaimed property held by the State.
- Understand that **Family Wealth encompasses** much more than just their financial wealth—it also includes their **intellectual, human, and spiritual assets.**
- **Are willing to follow a system and structure that prepares their children to receive Family Wealth** in such a way that public benefits for children with disabilities are preserved, family opportunities are maximized, and family wealth actually grows at each generation instead of being used to pay for things that could have been taken care of by a government assistance program, or frittered away by unappreciative and undisciplined heirs.

Unlike many law firms that take on an unlimited number of new clients, **we strictly limit the number of new clients the attorney sees on an annual basis.**

This limit is imposed because it's **impossible for a lawyer to have a real relationship with an unlimited number of families and still serve them with the ongoing care that is so critical** to ensuring your plan protects your child with special needs and works the way you want when you are gone.



# HERE'S WHAT YOU NEED TO DO NOW TO QUALIFY AND GIVE YOUR FAMILY A PRICELESS GIFT



1

CALL US TO REQUEST AN APPOINTMENT  
(IN-PERSON OR VIRTUAL)



Sati will ask you a few questions to ensure **you qualify for our services**. She'll also confirm **that you understand the way she works** and that you are looking for guidance on how to take charge of your child's future and not just seeking a set of documents that may or may not work when your child needs them.

If you are looking for documents only, we can give you a list of attorneys who can help.

2

RESERVE YOUR 2-HOUR LIFE & LEGACY PLANNING® SESSION.



**Assuming you meet the criteria** to join our client family, Sati **will reserve up to two hours on her calendar** for you to meet with her for your Life & Legacy Planning Session. The fee for a planning session is \$750 and will be applied to any future planning work undertaken with her. However, because you've taken the time to read through this Parent's Guide and educate yourself, we will waive the \$750 Planning Session fee for 5 parents each month on a first-come, first-serve basis. To take advantage of this offer, call us and mention this free guide. We will let you know about availability for this special offer.

3

CHECK YOUR EMAIL INBOX FOR YOUR "WELCOME EMAIL."



**Immediately after scheduling, you will receive your "Welcome Email."** This email contains important information and a link to begin your online planning session homework. If you don't receive the email, please call our office.

**4**

## COMPLETE AND RETURN YOUR PLANNING SESSION HOMEWORK.



Please complete and submit your online planning session homework at least 3 days before your planning session.

**5**

## ATTEND YOUR PLANNING SESSION AND REST EASY.



We will walk you step-by-step through what would happen to your children and your assets if anything happened to you. You'll share with **us what about your current plan does not work for you, and we will provide a range of solutions along with a flat fee quote to achieve your goals.**

## THAT'S IT!

Now you have the information and guidance you need to take charge of your child's future and build a fortress of protection that will last a lifetime. Please let us know your thoughts about this Special Needs Freedom Guide by calling or emailing our office anytime.

## CALL US TODAY

To reserve your 2-Hour Life & Legacy Planning Session

**(909) 206-2892**

[www.LiveOakEstatePlanning.com](http://www.LiveOakEstatePlanning.com)



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