

Special Needs Planning

The Curran Knittle Group at Harbor Investment Advisory, LLC

2330 W. Joppa Road, Lutherville, MD 21093

410-659-8918

curranknittlegroup@harborLLC.com

<http://curranknittlegroup.harborllc.com>

The 4-Step Special Needs Planning Process

...expert, caring guidance to help with complex tasks– let's get it done.
Time matters.

The Curran Knittle Group
Special Needs, Retirement & Family Financial Planning

James W. Curran III, CFP®
Managing Director

Fremont (Monty) J. Knittle, CFA
Vice President, Portfolio Manager

Craig L. Martin, CRPC®
Associate Vice President

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STEP ONE: Financial Planning for Family, Parent, & Caretaker

The Financial Plan

Financial Needs & Goal Analysis

- Balance Sheet
- Inventory of Assets
- Cash Flow Budget
- Net Worth Statement
- Retirement/Medical/Long Term Care
- Education Planning
- Special Expenses
- Charitable Giving
- Special Needs Cost Estimate

Asset/Liability Review

- Real Estate/Personal Property
- Debts/Mortgages
- Bank Accounts
- Retirement Accounts
- Pension/Social Security
- Insurance
- 529 Plans

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STEP TWO: Funding Sources & Investment Management

The Life Income Plan

Special Resources

- Inheritance
- Insurance DB
- Government Benefits Analysis
- Medicaid
- SSI/SSDI
- Housing
- Transportation
- LISS

Advisor Solutions/Customized Investment Plan

- Retirement Income
- Investment Income
- Return Objective
- Risk Tolerance
- Time Horizon
- Taxes
- Asset Allocation
- Insurance

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STEP THREE: Unique Special Needs Life Plan for Loved One

The Special Needs Letter of Intent

- Education
- Therapy
- Healthcare
- Social Needs
- Guardianship/Supervision/Support
- Employment/Vocational Planning
- Adult Care
- Housing
- Extras
- Circle of Trust

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STEP FOUR: Legal Instruments, a.k.a Nuts & Bolts

The Professional Advisor Coordination & Completion Plan

Special Needs

- Current Status for Public Benefits
- Special Needs Trust Documents
- Guardianship
- Eligibility
- Representative Payee
- Respite Care
- Establishing the Circle of Friends
- Establishing the Mini Board

Traditional

- Estate/Tax Planning Document
- Will Trusts/Trustee Selection
- Beneficiary Review
- Power of Attorney
- Healthcare Directives