



Elder Law

## SPECIAL NEEDS PLANNING

Children and adults with disabilities have increased financial needs throughout their lifetime, which, in many situations may extend well beyond the lifetime of their parents or other caregivers.

In these circumstances advance legal and financial planning by parents and caregivers is of utmost importance because planning must essentially cover the needs of two generations. There are a number of mechanisms through which the long-term needs of disabled adults and children can be provided for, including special needs trusts (sometimes called “supplemental trusts”), life insurance policies, and ABLE accounts. Critchfield’s Elder Law attorneys also examine what, if any, government benefits are available to assist with present or future care. Our attorneys will also counsel clients as they make decisions regarding future care, including where and with whom a disabled child or adult will live and who will be responsible for decision-making after a parent’s death.

### ATTORNEYS

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