

2025 ADVANCED SALES FORUM

Explore, Inquire, Innovate

Special Needs Planning -What You Need to Know



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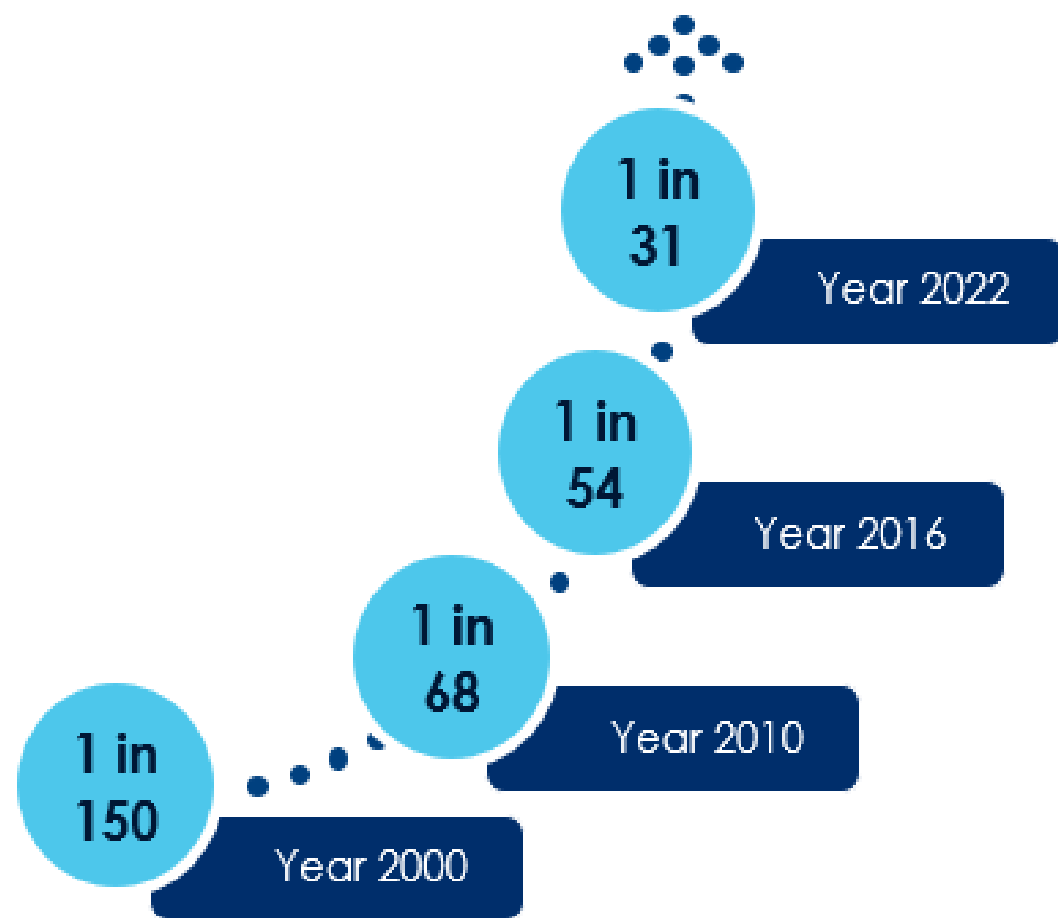
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RiverSource Insurance

Special Needs Planning

Number of Children Aged 8 Years with Autism³



- **1 in 4** people in the U.S. have a disability¹, or **over 70 million** people
- Of caregivers and those with guardianship who are trying to save, **70%** are concerned they'll have to stop to provide their loved one proper support.²
- **58%** of caregivers say they don't know where to turn for planning resources, and **85%** have no plan to address physical, emotional, and financial responsibilities.⁴

Sources:

¹Disability Impacts All of Us Infographic, Centers for Disease Control and Prevention, April 14, 2025, <https://www.cdc.gov/disability-and-health/articles-documents/disability-impacts-all-of-us-infographic.html>

²Special Planning for Individuals with Special Needs: An Inside Look, The American College, May 18, 2020, <https://www.theamericancollege.edu/knowledge-hub/insights/special-planning-for-individuals-with-special-needs-an-inside-look>

³Data and Statistics on Autism Spectrum Disorder, Centers for Disease Control and Prevention, May 27, 2025, <https://www.cdc.gov/autism/data-research/index.html>

⁴Chartered Special Needs Consultant®, The American College, accessed 7/3/2025,

Agenda

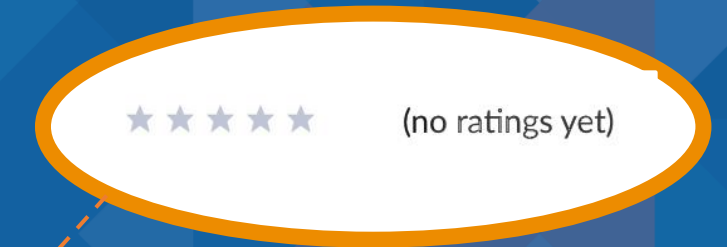
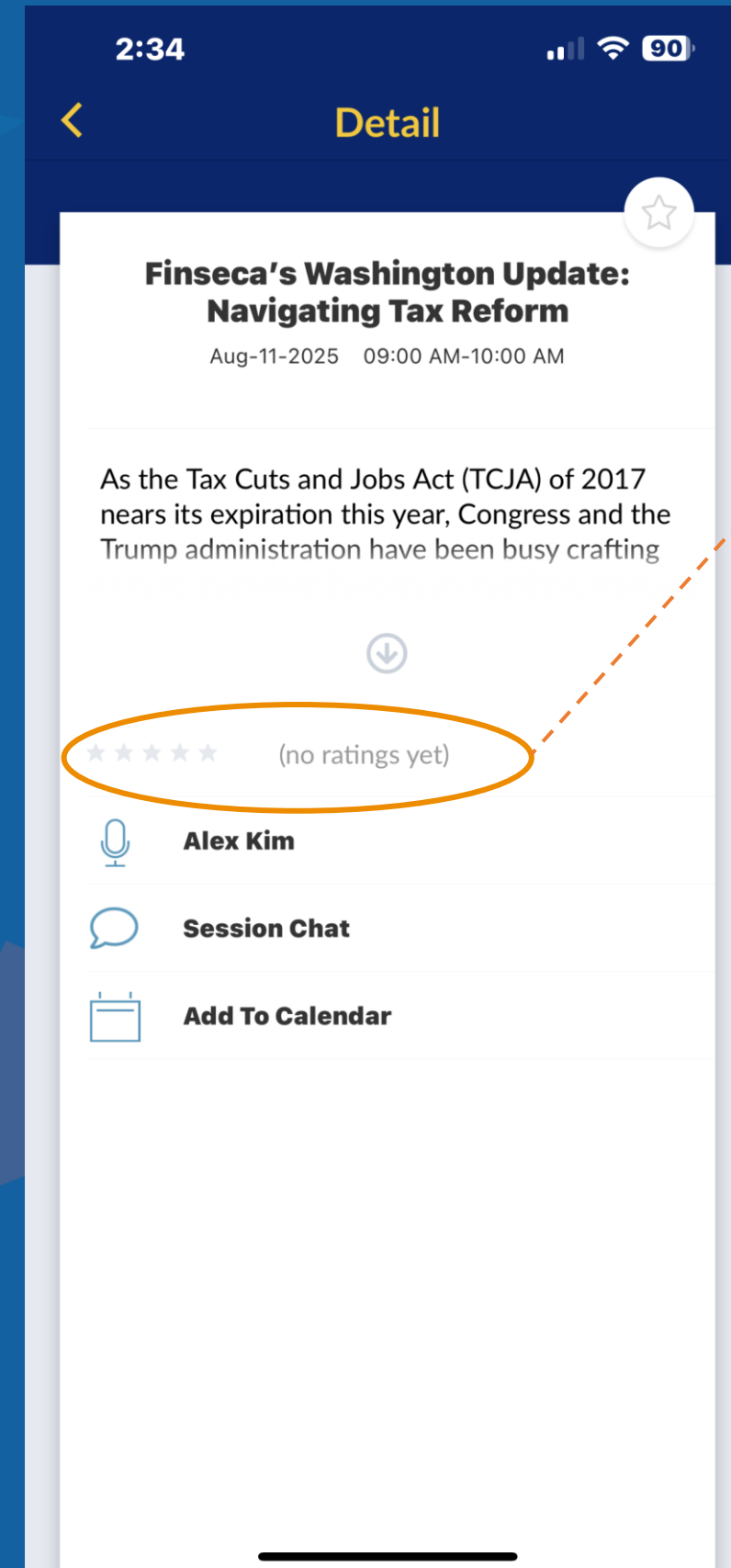
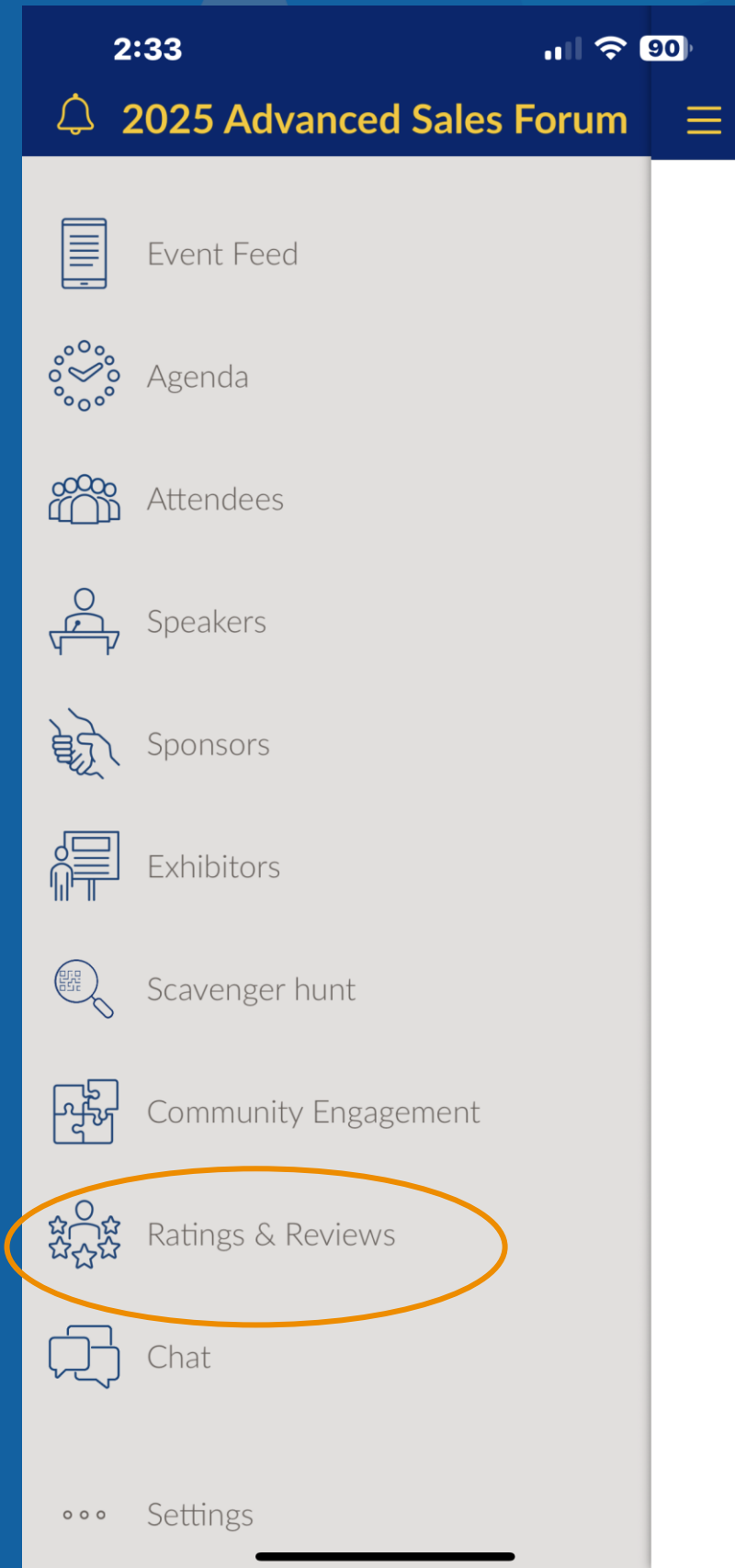
- Identifying the Special Needs Issues
- Qualifying for Government Benefits
- The Special Needs Trust Solution
- Different Types of Special Needs Trusts
- ABLE Accounts
- Guardianship and Alternatives
- Additional Resources and Tools
- Getting Involved



Getting Involved

- Be a resource for the client or prospect and share resources
- Contact client and prospects to discuss their current estate plans and offer to review *all* of their beneficiary designations
- Network with attorneys who specialize in special needs planning
- Consider the ChSNC designation through The American College
- Consider attending various programs aimed at this community (e.g., Autism Speaks)

Please Provide Your Feedback on the Conference App



Thank You

