



**Special Needs  
Planning Guidance**  
*Planning for Two Generations*



## Security for Two Generations

Providing children with a loving and secure environment is even more pertinent for families with children with special needs, who require support their entire lives.

### Do these questions keep you awake at night...

- How can we best provide for our child's future?
- Will the government support be enough?
- Who will manage the finances?
- What happens when we retire?
- What happens if we can no longer care for our child?
- Who will look after our child after we are gone?

Families with a loved one with special needs face unique life and planning challenges.

**A comprehensive approach is required in planning for a secure and fulfilling future as it involves several elements that are inter-connected.**

## The three segments of a special needs plan



### Personal

- Support requirements
- Team
- Independence

### Legal

- Guardianship
- Trust
- Wills

### Financial

- Alive and well
- No longer able to be caregiver
- No longer around



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As a mum to a child with special needs, Valentina Pereira shares a common thread of concern with other families who have loved ones with special needs – their future.

*“Our daughter, Laetitia, has Down Syndrome and we aspire for her to maximise her potential, lead a fulfilled life and have a secure future.”*

Using both her personal and professional experience as a Financial Adviser with an accounting qualification, Valentina would like to help you secure your family's future. Share your concerns and aspirations with her, and she will work with you to develop a practical solution for your family.

**Get Valentina on your team.**

**Contact her on:**

**[valentina@swiftinsurance.co.nz](mailto:valentina@swiftinsurance.co.nz)**

**or 021 627 802.**



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