

Blueprints

Planning For Special Needs Families

By Rob Wrubel, CFP®, AIF®

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Independent, Individualized Investment Advice and Financial Planning

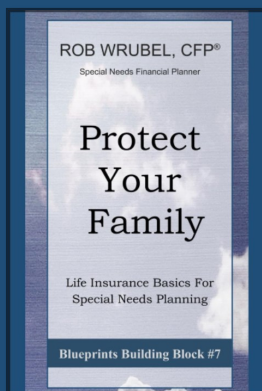
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Rob Wrubel, CFP®, AIF®
Senior Vice President,
Investments

Cascade Investment Group
90 South Cascade Avenue
Suite 1250
Colorado Springs, CO 80903

719.632.0818
800.984.9074



Pick up your copy
of Rob's book,
***Protect Your Family:
Life Insurance Basics
For Special Needs
Planning***
at our office or on
Amazon.com

Simplify for Successful Planning

By Rob Wrubel, CFP®, AIF®

There's a reason the first words from our mouths are "mom" or "dad." And it's not just because those are the people we see all the time for the first few months of life. Mom and dad are simple words. One syllable each. Easy to form. Words that do not require much by way of brain development or muscle work.

There's a reason why people lose weight when they drink two healthy shakes and then have one basic meal a day. People looking to change how they eat want a simple program that can be understood and lived with for a short time period.

When we want to change and develop, whether we are looking to speak for the first time, lose weight, get out of debt or learn a new skill, we improve the chances of success by starting with the simple and basic. If it's art, we have to learn brush strokes before painting a portrait. If it's using a new computer, we have to find the "on" button and understand the basic operating system before sending an email or writing a paper.

The Blueprints process seeks to help you understand the steps to take to be successful in your financial, legal and life planning by simplifying the decisions and then giving you simple steps in each Building Block to act upon.

So many people I speak with have not planned because they do not

know where to start.

The first Building Block is often the most important and does not require any special tools or knowledge. You take one hour of time, a notebook and a pen, and write some of your goals and desires for each member of your family. This includes your expectations for retirement as well as the type of life you want for your family member with an intellectual or developmental disability. You cannot go wrong in this step – just write what comes to mind.

Each of the Building Blocks has other simple actions to take, and to make them work best, try to think of each piece as its own small project. Yes, there can be dozens of decisions that go into your estate plan. Yes, you can get overwhelmed thinking about it. Yes, you and your spouse or partner (or ex-spouse) should have a degree of agreement in your choices.

Blueprints tries to simplify the decision making to help you finish your legal plan. You do not have to know every legal phrase that is used before you engage an attorney. Find an attorney who works with many families like yours by asking other families who they have used. Gather your financial and prior legal documents for the first meeting. Bring along your financial advisor to this meeting. Rely on the attorney for her

Blueprints: Planning For Special Needs Families Workshops

The **Blueprints** planning process was designed to help families with a member with special needs.

The process is broken up into nine manage steps, or Building Blocks, and each one focuses on a crucial planning element.

The workshops are free, but registration is required.

More information at 719-632-0818 or online at ciginc.net.

Rob Wrubel is available for individual appointments.

Call 719-632-0818 to get started today.

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Senior Vice President,
Investments

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Suite 1250
Colorado Springs, CO 80903

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rwrubel@ciginc.net

professional expertise.

Getting your legal plan in place takes a short time and a bit of effort to change. You do not need a deep background in the law to get started.

The same will be true when it is time to save and invest for your retirement and to build assets to fund a trust. Simplify your steps to start. Find a good financial planner. Move ahead.

Most of us can start saving today. Does your company offer a retirement plan where you work? If so, speak with the human resources director or person that handles payroll and have money taken from your paycheck each pay period. Start with something you can afford – maybe 3%, 5% or 10% of your pay. Choose a fund. Most retirement plans now have target-date fund offerings and many people choose the date closest to the time they expect to turn 65. If you are 30 now and it's almost 2020 that means choosing a fund that has the year 2055 in the name (year 2020 plus 35 years to retirement at age 65).

You can always change the fund later but the idea is to start now.

We manage many 401k plans for companies and one reason I hear that people do not participate is they do not know which fund to choose. Target-date funds were designed for people like this. Of course, you can spend more time on due diligence with each fund or find an advisor to help but in many ways, it is just important to start.

If you do not have a special needs trust in place, have yet to commit to saving for your future and are fearful of what the future brings, start today by sitting down to brainstorm about what you want from life. Write down everything that comes to mind – no matter how big or small you think it is. This simple step will start you on a path to providing for yourself and your family in the future. There are professionals waiting to help you through each step. Tackle them one at a time to simplify your planning life and to increase the chances of a positive outcome for you and your family.

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Women and Investing by Jan Weiland
Wealth Notes by Rob Wrubel



Managing wealth. Building relationships.

Rob Wrubel CFP®, AIF®, is a Senior Vice President - Investments with Cascade Investment Group, member FINRA & SIPC. Rob is also a father of a daughter with Down syndrome. Cascade Investment Group is not a tax or legal advisor. You should always consult with your tax advisor or attorney before taking any actions that may have tax consequences. Call Rob at 719-632-0818 to schedule an appointment.