



FAMILY ESTATE PLAN

Protecting Your Special Needs Child's Benefits from Well-Meaning Inheritance



NOVEMBER 23, 2025

MEMORIAL MERITS
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FAMILY ESTATE PLAN

Coordination Workbook

Protecting Your Special Needs Child's Benefits from Well-Meaning Inheritance

This workbook helps you systematically identify, contact, and coordinate with every family member who might include your special needs child in their estate plan. It combines education, tracking tools, and reference materials to help you protect your child's government benefits from accidental inheritance.

Work through each section in order. Complete the information, follow the instructions, and use the scripts and checklists as ongoing references. Keep this workbook with your estate planning documents and update it annually.

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This workbook is provided for educational purposes. Always consult with qualified estate planning attorneys and benefits specialists before making decisions about trust coordination and benefit protection.

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Understanding Why Coordination Matters

Before you begin tracking family members and scheduling conversations, you need to understand exactly what's at stake and why this coordination work is critical.

The \$2,000 Rule That Changes Everything

If your child receives SSI (Supplemental Security Income), they cannot have more than \$2,000 in countable resources at any time. This isn't \$2,000 per month. This is \$2,000 total, ever.

When your child receives an inheritance:

- It counts as income in the month received
- Any amount not spent becomes a countable resource the next month
- If resources exceed \$2,000, SSI stops immediately
- When SSI stops, Medicaid typically ends in most states
- Your child loses housing, healthcare, therapy, and all support services

The Real-World Consequences

Here's what actually happens when well-meaning Grandma leaves your child \$25,000:

Month 1: Inheritance received, counts as income, SSI payment stops

Month 2: Remaining inheritance becomes countable resource, exceeds \$2,000 limit

Month 3: Medicaid ends, group home requires Medicaid, child must leave

Month 4-7: Family pays \$6,000/month for private placement, burns through inheritance

Month 8-9: Reapply for SSI and Medicaid, waiting for approval

Month 10: Benefits finally restored, but \$25,000 is gone and child's life was disrupted for 10 months

THE CRITICAL POINT: A \$25,000 inheritance meant to help actually costs your child \$25,000 PLUS months of lost services, stability, and support. The inheritance gets consumed fixing the problem it created.

Why Family Members Don't Know This

Most people have no idea government benefits have asset limits. They assume:

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- • More money is always helpful
- • Small amounts "don't count"
- • Benefits are based on need, not assets
- • The government will "understand" this is family help
- • You can just refuse inheritance if there's a problem

All of these assumptions are wrong. The rules are strict, unforgiving, and absolute. Your job is to educate family members BEFORE they update their estate plans, not after it's too late.

What This Workbook Will Help You Do

- Identify every family member who might include your child in their estate plan
- Prioritize which family members to approach first based on risk and relationship
- Plan and track conversations with specific scripts for different relationships
- Provide family members with exactly what they need to coordinate properly
- Follow up systematically to ensure coordination actually happens
- Handle objections and resistance with prepared strategies
- Document all coordination efforts for your records
- Respond quickly if unexpected inheritance occurs despite your efforts

If you're ready to protect your child's benefits, turn the page and begin Section 1.

SECTION 1: Your Child's Information

What This Section Does

This section creates a reference sheet of your child's key information that you'll use throughout the coordination process. You'll refer to this when talking to family members and when completing other sections of this workbook.

How to Complete This

1. Fill in all fields that apply to your child's current situation
2. Be specific about benefits received and amounts
3. Update this section annually or whenever benefit details change
4. Keep a copy of this page separate to reference during phone calls with family

Basic Information

Child's Full Legal Name: _____

Date of Birth: _____ Current Age: _____

Disability/Diagnosis: _____

Current Government Benefits

☐ SSI (Supplemental Security Income)

Monthly Amount: \$ _____

Date Benefits Began: _____

Resource Limit: \$2,000 (CANNOT EXCEED)

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☐ Medicaid

State Program Name: _____

Key Services Covered: _____

☐ SSDI (Social Security Disability Insurance)

Monthly Amount: \$ _____

Note: SSDI has NO asset limit, but if you also receive SSI, the \$2,000 limit applies

☐ Other Benefits:

Program: _____

Amount/Services: _____

IMPORTANT: If your child receives SSI (even in addition to SSDI), the \$2,000 resource limit applies. Any direct inheritance will cause immediate benefit loss. This is what you're preventing through family coordination.

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SECTION 2: Your Special Needs Trust Information

What This Section Does

This section creates the essential information sheet that family members and their estate planning attorneys need to coordinate properly. You'll make copies of this page to distribute to relatives.

Why This Matters

Family members can't coordinate if they don't know your trust's legal name, trustee information, and attorney contacts. This one-page sheet makes coordination simple by providing everything in one place.

How to Complete This

1. Gather your trust documents and attorney information
2. Fill in all fields completely and accurately
3. Make 10-15 copies of this completed page
4. Distribute to family members during coordination conversations
5. Update and redistribute whenever trust details change

Special Needs Trust Details

Full Legal Name of Trust: _____

Trust EIN (Employer Identification Number): _____

Date Trust Was Established: _____

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Trustee Information

Trustee Name: _____

Relationship to Child: _____

Trustee Phone: _____

Trustee Email: _____

Backup/Co-Trustee Name: _____

Phone: _____

Estate Planning Attorney Information

Attorney Name: _____

Firm Name: _____

Phone: _____

Email: _____

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Simple Coordination Instructions for Family Members

If you want to provide for my child in your estate plan, please coordinate with the special needs trust listed above rather than leaving assets directly to my child. This protects government benefits while still allowing your generosity to help.

What you need to do:

- Update your will to leave my child's share to the trust named above (not to my child directly)
- Change beneficiary designations on life insurance to name the trust (not my child)
- Change beneficiary designations on retirement accounts to name the trust
- Update any "payable on death" or "transfer on death" accounts
- Provide your estate planning attorney with the trust information above
- Confirm with me once changes are complete

For questions or to confirm coordination, contact:

Parent Name: _____

Phone: _____

Email: _____

PRO TIP: Make this page easy to reference. Put it on colored paper so family members can find it easily. Include it in holiday cards or birthday messages as a gentle annual reminder.

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SECTION 3: Family Member Mapping & Risk Assessment

What This Section Does

This section helps you identify every person who might include your child in their estate plan and assess the risk level and priority for coordination. Not all family members require the same urgency.

Why This Matters

You can't coordinate with family members you haven't identified. Missing even one person who leaves your child a \$5,000 inheritance can destroy benefits. Systematic mapping ensures no one is overlooked.

How to Complete This

1. Start with immediate family (your parents, siblings)
2. Expand to extended family (aunts, uncles, cousins who are close)
3. Include non-family (godparents, close family friends)
4. For each person, assess likelihood they'd include your child
5. Rank priority: High (definitely need to coordinate), Medium (probably should), Low (unlikely but check)

Immediate Family Members

GRANDPARENTS (Your Parents)

Name: _____ Age: _____

Likelihood they'd include child in will: ☐ High ☐ Medium ☐ Low ☐ Unknown

Has estate plan in place: ☐ Yes ☐ No ☐ Unknown

Priority for coordination: ☐ HIGH ☐ Medium ☐ Low

Notes: _____

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Name: _____ Age: _____

Likelihood they'd include child in will: ☐ High ☐ Medium ☐ Low ☐ Unknown

Has estate plan in place: ☐ Yes ☐ No ☐ Unknown

Priority for coordination: ☐ HIGH ☐ Medium ☐ Low

Notes: _____

GRANDPARENTS (Spouse's/Partner's Parents)

Name: _____ Age: _____

Likelihood they'd include child in will: ☐ High ☐ Medium ☐ Low ☐ Unknown

Has estate plan in place: ☐ Yes ☐ No ☐ Unknown

Priority for coordination: ☐ HIGH ☐ Medium ☐ Low

Notes: _____

Name: _____ Age: _____

Likelihood they'd include child in will: ☐ High ☐ Medium ☐ Low ☐ Unknown

Has estate plan in place: ☐ Yes ☐ No ☐ Unknown

Priority for coordination: ☐ HIGH ☐ Medium ☐ Low

Notes: _____

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CONSIDER: Grandparents are the most common source of accidental benefit loss. They often update wills to include all grandchildren equally. This should be your highest priority for coordination.

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YOUR SIBLINGS

Sibling #1

Name: _____ Age: _____

Likelihood they'd include child: ☐ High ☐ Medium ☐ Low ☐ Unknown

Has estate plan in place: ☐ Yes ☐ No ☐ Unknown

Priority: ☐ HIGH ☐ Medium ☐ Low

Notes: _____

Sibling #2

Name: _____ Age: _____

Likelihood they'd include child: ☐ High ☐ Medium ☐ Low ☐ Unknown

Has estate plan in place: ☐ Yes ☐ No ☐ Unknown

Priority: ☐ HIGH ☐ Medium ☐ Low

Notes: _____

Sibling #3

Name: _____ Age: _____

Likelihood they'd include child: ☐ High ☐ Medium ☐ Low ☐ Unknown

Has estate plan in place: ☐ Yes ☐ No ☐ Unknown

Priority: ☐ HIGH ☐ Medium ☐ Low

Notes: _____

Sibling #4

Name: _____ Age: _____

Likelihood they'd include child: ☐ High ☐ Medium ☐ Low ☐ Unknown

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Has estate plan in place: ☐ Yes ☐ No ☐ Unknown

Priority: ☐ HIGH ☐ Medium ☐ Low

Notes: _____

IMPORTANT: Siblings often want to include their brother/sister in their will. Many don't realize direct inheritance harms rather than helps. Even young siblings without estate plans need to understand this for when they create plans later.

SPOUSE'S/PARTNER'S SIBLINGS

In-Law Sibling #1

Name: _____ Age: _____

Likelihood they'd include child: ☐ High ☐ Medium ☐ Low ☐ Unknown

Priority: ☐ HIGH ☐ Medium ☐ Low

In-Law Sibling #2

Name: _____ Age: _____

Likelihood they'd include child: ☐ High ☐ Medium ☐ Low ☐ Unknown

Priority: ☐ HIGH ☐ Medium ☐ Low

In-Law Sibling #3

Name: _____ Age: _____

Likelihood they'd include child: ☐ High ☐ Medium ☐ Low ☐ Unknown

Priority: ☐ HIGH ☐ Medium ☐ Low

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EXTENDED FAMILY & CLOSE FRIENDS

Aunts, Uncles, Close Cousins, Godparents, and Family Friends who might include your child:

Person #1

Name: _____

Relationship: _____

Likelihood they'd include child: ☐ High ☐ Medium ☐ Low

Priority: ☐ HIGH ☐ Medium ☐ Low

Notes: _____

Person #2

Name: _____

Relationship: _____

Likelihood they'd include child: ☐ High ☐ Medium ☐ Low

Priority: ☐ HIGH ☐ Medium ☐ Low

Notes: _____

Person #3

Name: _____

Relationship: _____

Likelihood they'd include child: ☐ High ☐ Medium ☐ Low

Priority: ☐ HIGH ☐ Medium ☐ Low

Notes: _____

Person #4

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Name: _____

Relationship: _____

Likelihood they'd include child: ☐ High ☐ Medium ☐ Low

Priority: ☐ HIGH ☐ Medium ☐ Low

Notes: _____

Person #5

Name: _____

Relationship: _____

Likelihood they'd include child: ☐ High ☐ Medium ☐ Low

Priority: ☐ HIGH ☐ Medium ☐ Low

Notes: _____

Person #6

Name: _____

Relationship: _____

Likelihood they'd include child: ☐ High ☐ Medium ☐ Low

Priority: ☐ HIGH ☐ Medium ☐ Low

Notes: _____

PRO TIP: Don't skip people who "probably won't leave much." A \$3,000 inheritance is just as catastrophic as a \$50,000 one when the limit is \$2,000. Every person on this list needs coordination.

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SECTION 4: Prioritization & Approach Strategy

What This Section Does

Now that you've mapped all family members, this section helps you determine who to approach first and what approach to use based on relationship and personality.

Why This Matters

Approaching everyone at once can be overwhelming and ineffective. Starting with the right people in the right order builds momentum, creates allies, and makes difficult conversations easier.

Priority Ranking System

Transfer your HIGH priority family members from Section 3 to this priority list:

TOP PRIORITY (Approach First - Weeks 1-2):

1. Name: _____

Reason for priority: _____

Approach method: ☐ In-person ☐ Phone call ☐ Video call

Anticipated reaction: ☐ Supportive ☐ Resistant ☐ Confused ☐ Unknown

2. Name: _____

Reason for priority: _____

Approach method: ☐ In-person ☐ Phone call ☐ Video call

Anticipated reaction: ☐ Supportive ☐ Resistant ☐ Confused ☐ Unknown

3. Name: _____

Reason for priority: _____

Approach method: ☐ In-person ☐ Phone call ☐ Video call

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Anticipated reaction: ☐ Supportive ☐ Resistant ☐ Confused ☐ Unknown

4. Name: _____

Reason for priority: _____

Approach method: ☐ In-person ☐ Phone call ☐ Video call

Anticipated reaction: ☐ Supportive ☐ Resistant ☐ Confused ☐ Unknown

5. Name: _____

Reason for priority: _____

Approach method: ☐ In-person ☐ Phone call ☐ Video call

Anticipated reaction: ☐ Supportive ☐ Resistant ☐ Confused ☐ Unknown

SECOND PRIORITY (Approach Next - Weeks 3-4):

1. Name: _____

Approach method: ☐ In-person ☐ Phone call ☐ Video call

2. Name: _____

Approach method: ☐ In-person ☐ Phone call ☐ Video call

3. Name: _____

Approach method: ☐ In-person ☐ Phone call ☐ Video call

4. Name: _____

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Approach method: ☐ In-person ☐ Phone call ☐ Video call

5. Name: _____

Approach method: ☐ In-person ☐ Phone call ☐ Video call

Choosing Your Approach Method

Consider these factors when deciding how to approach each person:

In-Person Conversation: Best for: Parents, close relatives who might be emotional or need detailed explanation. Allows you to show documents, answer questions immediately, and read body language.

Phone Call: Best for: Distant relatives, follow-up conversations, people who are already supportive. More efficient than in-person but still allows real-time Q&A.

Video Call: Best for: Geographically distant family who need more than a phone call. Combines convenience with ability to share screen showing trust documents or examples.

Written Follow-Up: ALWAYS follow verbal conversations with written summary email. Provides documentation and ensures key points aren't forgotten.

STRATEGY: Start with your most supportive family members. Early successes build confidence for harder conversations. If your mother is supportive but your father is difficult, talk to your mother first and enlist her help with your father.

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SECTION 5: Conversation Scripts by Relationship

What This Section Does

This section provides word-for-word scripts for different relationships and situations. You can use these verbatim or adapt them to your communication style and family dynamics.

How to Use These Scripts

1. Read through all scripts before your first conversation
2. Select the script that matches your relationship
3. Practice out loud before the actual conversation
4. Adapt language to match your natural speaking style
5. Have key points written down during the actual conversation

SCRIPT A: Conversation with Your Parents

"Mom and Dad, I need to talk with you about something important regarding [child's name]'s future.

I know you love [him/her] and want to help provide for [him/her] after you're gone. That means everything to us.

But there's something critical about [his/her] government benefits that we need to discuss before you update your estate plans.

[Child's name] receives SSI and Medicaid, which cover [his/her] housing, healthcare, therapy, and daily support. These benefits have very strict rules.

[He/She] cannot have more than \$2,000 in assets at any time, or [he/she] loses everything immediately.

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If [he/she] inherits money directly from you—even just \$5,000—it will disqualify [him/her] from benefits that provide hundreds of thousands of dollars in lifetime support.

I know this sounds extreme. Honestly, when I first learned this, I couldn't believe it either. But this happens to families constantly.

The good news is there's a solution. We've set up a special needs trust for [child's name].

If you want to leave [him/her] something, leaving it to the trust instead of directly to [him/her] protects those benefits while still helping [him/her] have extras that government programs don't cover.

I brought you an information sheet with all the trust details. Can we get you connected with our estate planning attorney to make sure your will coordinates with [child's name]'s trust?

It's a simple change that makes all the difference."

PAUSE HERE: Give them time to process. Answer their questions. Then provide the information sheet from Section 2.

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SCRIPT B: Conversation with Siblings

"[Sibling name], I need to talk with you about [child's name] and estate planning.

I know you love [him/her], and if something happened to you, you might want to leave [him/her] part of your estate.

But I need you to understand something that most people don't know: if you leave money directly to [him/her], it will actually hurt rather than help.

[Child's name] receives SSI and Medicaid. Those benefits have a \$2,000 asset limit. If [he/she] gets a direct inheritance, even \$3,000, [he/she] loses SSI, loses Medicaid, and we'd have to spend the entire inheritance just trying to get [his/her] benefits back.

We've set up a special needs trust that protects [his/her] benefits. If you ever create a will or update one, please have your share for [him/her] go to the trust, not to [him/her] directly.

I'm giving you an information sheet with the trust details. Even if you don't have a will now, keep this for when you do.

And if anything happens to me, this is how you protect [him/her]."

NOTE: Siblings may feel hurt that they can't leave money "directly" to their brother/sister. Emphasize that the trust is the only way their generosity actually helps. Frame it as protecting them, not limiting them.

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SCRIPT C: Conversation with Extended Family

"[Name], thank you for being such an important part of [child's name]'s life.

I'm reaching out to family members about something important regarding [his/her] future.

[Child's name] receives government benefits that have very strict rules about assets. If [he/she] inherits money directly from anyone, it will disqualify [him/her] from critical support services.

We've set up a special needs trust that protects those benefits. If you ever want to leave anything to [him/her] in your will, it needs to go through the trust rather than directly to [him/her].

I've attached an information sheet with the trust details. You don't need to do anything right now, but if you update your estate plan, please share this with your attorney.

Thank you for understanding."

KEEP IT SIMPLE: Extended family doesn't need the full explanation. Give them the essential facts and the information sheet. Don't overwhelm them with details about SSI rules.

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SCRIPT D: Handling "It's Only \$10,000" Objection

"I understand it seems like a reasonable amount. But the SSI limit is \$2,000. Not \$2,000 per month—\$2,000 total.

\$10,000 is five times over the limit. The government doesn't make exceptions for "small amounts."

[Child's name] would lose SSI immediately. Medicaid would end. [He/She] would lose housing, healthcare, therapy—everything.

We'd have to spend down your entire \$10,000 gift just to get [him/her] back under the limit and requalify for benefits.

So your \$10,000 meant to help would actually just get consumed fixing the problem it created.

But if that \$10,000 goes into [his/her] trust, [he/she] keeps benefits AND gets to use your gift for things that improve [his/her] life for years.

The trust is how your generosity actually helps."

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SCRIPT E: Handling "I Don't Trust Trusts" Objection

"I understand that concern. Trusts can feel complicated and unfamiliar.

But here's what makes this different: You get to choose who serves as trustee. If you trust me, I'm the trustee. If you trust [other family member], they can be trustee.

The trust has rules about how money can be used—it must benefit [child's name], and it can't be used for things that reduce [his/her] benefits.

Everything is documented. There's more accountability than if [he/she] just had money directly.

Actually, the trust protects [him/her] from exploitation better than direct ownership would. [He/She] could be vulnerable to people taking advantage without this protection.

If you're comfortable with it, I can connect you with our estate planning attorney who can explain exactly how the trust works and answer any concerns you have."

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SCRIPT F: Handling "It's My Money, I'll Do What I Want" Response

"You're absolutely right. It is your money and your decision.

I'm not trying to control what you do. I'm trying to make sure you know the consequences.

If you leave money directly to [child's name], here's what will happen: [He/She] will get the money. The government will immediately take away [his/her] benefits. We'll spend the entire inheritance trying to get those benefits back.

Your intention to help [him/her] will actually hurt [him/her].

I want your generosity to actually benefit [him/her]. That only happens if it goes through the trust.

If you choose to leave money directly anyway, I need to be prepared for what happens. So I'd appreciate knowing your decision so I can plan accordingly."

TOUGH CONVERSATION: Some family members will be stubborn. Stay calm, state facts, and document the conversation. If they refuse to coordinate, at least you've done your part to educate them.

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SECTION 6: Conversation Tracking Log

What This Section Does

This section helps you track every coordination conversation: what was discussed, how they reacted, what they agreed to do, and what follow-up is needed. This becomes your documented record of coordination efforts.

Why Documentation Matters

If unexpected inheritance occurs, documentation shows you made good-faith efforts to coordinate. It may help in legal remedies. It also ensures you don't forget to follow up with anyone.

How to Use This Log

1. Complete one log entry for each family member you approach
2. Fill it out immediately after the conversation while details are fresh
3. Note their exact concerns or objections
4. Record what they agreed to do
5. Schedule follow-up dates
6. Update the log after each follow-up conversation

CONVERSATION LOG ENTRIES

CONVERSATION LOG #1

Family Member Name: _____

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Relationship: _____

Date of Conversation: _____ Method: ☐ In-person ☐ Phone ☐ Video

INITIAL REACTION:

- ☐ Very Supportive ☐ Supportive ☐ Confused/Had Questions
☐ Resistant ☐ Defensive ☐ Refused to Coordinate

KEY POINTS DISCUSSED:

OBJECTIONS OR CONCERNS RAISED:

WHAT THEY AGREED TO DO:

- ☐ Update will to coordinate with trust
☐ Change life insurance beneficiary to trust
☐ Change retirement account beneficiary to trust
☐ Contact their estate planning attorney
☐ Create estate plan if they don't have one

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☐ Other: _____

INFORMATION PROVIDED TO THEM:

☐ Trust Information Sheet (Section 2)

☐ Attorney contact information

☐ Other materials: _____

FOLLOW-UP NEEDED:

Action Required: _____

By When: _____

Reminder Set For: _____

FOLLOW-UP NOTES:

Date: _____

Status: _____

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CONVERSATION LOG #2

Family Member Name: _____

Relationship: _____

Date of Conversation: _____ Method: ☐ In-person ☐ Phone ☐ Video

INITIAL REACTION:

- ☐ Very Supportive ☐ Supportive ☐ Confused/Had Questions
☐ Resistant ☐ Defensive ☐ Refused to Coordinate

KEY POINTS DISCUSSED:

OBJECTIONS OR CONCERNS RAISED:

WHAT THEY AGREED TO DO:

- ☐ Update will to coordinate with trust
- ☐ Change life insurance beneficiary to trust
- ☐ Change retirement account beneficiary to trust
- ☐ Contact their estate planning attorney
- ☐ Create estate plan if they don't have one
- ☐ Other: _____

INFORMATION PROVIDED TO THEM:

- ☐ Trust Information Sheet (Section 2)
- ☐ Attorney contact information
- ☐ Other materials: _____

FOLLOW-UP NEEDED:

Action Required: _____

By When: _____

Reminder Set For: _____

FOLLOW-UP NOTES:

Date: _____

Status: _____

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CONVERSATION LOG #3

Family Member Name: _____

Relationship: _____

Date of Conversation: _____ Method: ☐ In-person ☐ Phone ☐ Video

INITIAL REACTION:

- ☐ Very Supportive ☐ Supportive ☐ Confused/Had Questions
☐ Resistant ☐ Defensive ☐ Refused to Coordinate

KEY POINTS DISCUSSED:

OBJECTIONS OR CONCERNS RAISED:

WHAT THEY AGREED TO DO:

- ☐ Update will to coordinate with trust
- ☐ Change life insurance beneficiary to trust
- ☐ Change retirement account beneficiary to trust
- ☐ Contact their estate planning attorney
- ☐ Create estate plan if they don't have one
- ☐ Other: _____

INFORMATION PROVIDED TO THEM:

- ☐ Trust Information Sheet (Section 2)
- ☐ Attorney contact information
- ☐ Other materials: _____

FOLLOW-UP NEEDED:

Action Required: _____

By When: _____

Reminder Set For: _____

FOLLOW-UP NOTES:

Date: _____

Status: _____

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CONVERSATION LOG #4

Family Member Name: _____

Relationship: _____

Date of Conversation: _____ Method: ☐ In-person ☐ Phone ☐ Video

INITIAL REACTION:

- ☐ Very Supportive ☐ Supportive ☐ Confused/Had Questions
☐ Resistant ☐ Defensive ☐ Refused to Coordinate

KEY POINTS DISCUSSED:

OBJECTIONS OR CONCERNS RAISED:

WHAT THEY AGREED TO DO:

- ☐ Update will to coordinate with trust
- ☐ Change life insurance beneficiary to trust
- ☐ Change retirement account beneficiary to trust
- ☐ Contact their estate planning attorney
- ☐ Create estate plan if they don't have one
- ☐ Other: _____

INFORMATION PROVIDED TO THEM:

- ☐ Trust Information Sheet (Section 2)
- ☐ Attorney contact information
- ☐ Other materials: _____

FOLLOW-UP NEEDED:

Action Required: _____

By When: _____

Reminder Set For: _____

FOLLOW-UP NOTES:

Date: _____

Status: _____

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CONVERSATION LOG #5

Family Member Name: _____

Relationship: _____

Date of Conversation: _____ Method: ☐ In-person ☐ Phone ☐ Video

INITIAL REACTION:

- ☐ Very Supportive ☐ Supportive ☐ Confused/Had Questions
☐ Resistant ☐ Defensive ☐ Refused to Coordinate

KEY POINTS DISCUSSED:

OBJECTIONS OR CONCERNS RAISED:

WHAT THEY AGREED TO DO:

- ☐ Update will to coordinate with trust
- ☐ Change life insurance beneficiary to trust
- ☐ Change retirement account beneficiary to trust
- ☐ Contact their estate planning attorney
- ☐ Create estate plan if they don't have one
- ☐ Other: _____

INFORMATION PROVIDED TO THEM:

- ☐ Trust Information Sheet (Section 2)
- ☐ Attorney contact information
- ☐ Other materials: _____

FOLLOW-UP NEEDED:

Action Required: _____

By When: _____

Reminder Set For: _____

FOLLOW-UP NOTES:

Date: _____

Status: _____

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CONVERSATION LOG #6

Family Member Name: _____

Relationship: _____

Date of Conversation: _____ Method: ☐ In-person ☐ Phone ☐ Video

INITIAL REACTION:

- ☐ Very Supportive ☐ Supportive ☐ Confused/Had Questions
☐ Resistant ☐ Defensive ☐ Refused to Coordinate

KEY POINTS DISCUSSED:

OBJECTIONS OR CONCERNS RAISED:

WHAT THEY AGREED TO DO:

- ☐ Update will to coordinate with trust
- ☐ Change life insurance beneficiary to trust
- ☐ Change retirement account beneficiary to trust
- ☐ Contact their estate planning attorney
- ☐ Create estate plan if they don't have one
- ☐ Other: _____

INFORMATION PROVIDED TO THEM:

- ☐ Trust Information Sheet (Section 2)
- ☐ Attorney contact information
- ☐ Other materials: _____

FOLLOW-UP NEEDED:

Action Required: _____

By When: _____

Reminder Set For: _____

FOLLOW-UP NOTES:

Date: _____

Status: _____

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SECTION 7: Follow-Up Schedule & System

What This Section Does

Coordination doesn't end with one conversation. This section creates a systematic follow-up schedule to ensure family members actually complete the coordination steps they agreed to.

Why Follow-Up Matters

People have good intentions but get busy. Estate planning falls to the bottom of to-do lists. Without follow-up, half the people who said "yes" won't actually do it.

Follow-Up Timeline

Immediately After Conversation: Send thank-you email with trust information sheet attached

2 Weeks After Conversation: Check in: "Have you had a chance to contact your attorney?"

1 Month After Conversation: Second check-in: "Wanted to follow up on estate plan coordination"

3 Months After Conversation: Request confirmation: "Has coordination been completed?"

Annually: Send reminder with updated trust information

Follow-Up Tracking Calendar

Transfer family members from your Conversation Log and schedule follow-up dates:

MONTH 1 FOLLOW-UPS:

Week 1:

Name: _____ Action: _____

Name: _____ Action: _____

Week 2:

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Name: _____ Action: _____

Name: _____ Action: _____

Week 3:

Name: _____ Action: _____

Name: _____ Action: _____

Week 4:

Name: _____ Action: _____

Name: _____ Action: _____

MONTH 2 FOLLOW-UPS:

Week 1:

Name: _____ Action: _____

Name: _____ Action: _____

Week 2:

Name: _____ Action: _____

Name: _____ Action: _____

Week 3:

Name: _____ Action: _____

Name: _____ Action: _____

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Week 4:

Name: _____ Action: _____

Name: _____ Action: _____

MONTH 3 FOLLOW-UPS:

Week 1:

Name: _____ Action: _____

Name: _____ Action: _____

Week 2:

Name: _____ Action: _____

Name: _____ Action: _____

Week 3:

Name: _____ Action: _____

Name: _____ Action: _____

Week 4:

Name: _____ Action: _____

Name: _____ Action: _____

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MONTH 4 FOLLOW-UPS:

Week 1:

Name: _____ Action: _____

Name: _____ Action: _____

Week 2:

Name: _____ Action: _____

Name: _____ Action: _____

Week 3:

Name: _____ Action: _____

Name: _____ Action: _____

Week 4:

Name: _____ Action: _____

Name: _____ Action: _____

MONTH 5 FOLLOW-UPS:

Week 1:

Name: _____ Action: _____

Name: _____ Action: _____

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Week 2:

Name: _____ Action: _____

Name: _____ Action: _____

Week 3:

Name: _____ Action: _____

Name: _____ Action: _____

Week 4:

Name: _____ Action: _____

Name: _____ Action: _____

MONTH 6 FOLLOW-UPS:

Week 1:

Name: _____ Action: _____

Name: _____ Action: _____

Week 2:

Name: _____ Action: _____

Name: _____ Action: _____

Week 3:

Name: _____ Action: _____

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Name: _____ Action: _____

Week 4:

Name: _____ Action: _____

Name: _____ Action: _____

Sample Follow-Up Email Template

Subject: Following Up: [Child's Name]'s Special Needs Trust Coordination

Hi [Name],

I wanted to follow up on our conversation about coordinating your estate plan with [child's name]'s special needs trust.

I know estate planning isn't urgent day-to-day, but I wanted to make sure you had everything you need.

Have you had a chance to:

- Contact your estate planning attorney?
- Review the trust information sheet I provided?
- Make any needed updates to your will or beneficiary designations?

If you have questions or need our attorney's contact information again, I'm happy to help.

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Thank you for taking the time to protect [child's name]'s benefits.

[Your Name]

PRO TIP: Include follow-up reminders in natural occasions: "Mom, did you get a chance to update your will? I'd love to get that taken care of before the holidays." Make it conversational, not nagging.

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SECTION 8: Emergency Response Plan

What This Section Does

Despite your best coordination efforts, someone might leave your child a direct inheritance. This section prepares you to respond immediately to minimize damage.

Why Speed Matters

An inheritance becomes a countable resource the month after you receive it. You have a very short window to take protective action before benefits are lost. Having an emergency plan prepared saves critical time.

Emergency Contact List (Prepare Now)

If unexpected inheritance occurs, you'll need these contacts immediately:

ESTATE PLANNING ATTORNEY (First Call)

Name: _____

Phone: _____

Emergency/After-Hours: _____

Email: _____

BENEFITS SPECIALIST

Name: _____

Phone: _____

Organization: _____

SOCIAL SECURITY ADMINISTRATION

Local Office Phone: _____

Local Office Address: _____

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National SSA Number: 1-800-772-1213

POOLED TRUST ADMINISTRATOR (If Using)

Organization: _____

Phone: _____

Emergency Action Steps (In Order)

If you learn your child will receive or has received a direct inheritance:

STEP 1 (Within 24 Hours): Call your estate planning attorney. Explain the situation. Ask about emergency first-party trust establishment.

STEP 2 (Within 48 Hours): Do NOT spend down the inheritance yet. Do NOT disclaim (refuse) the inheritance without attorney guidance. Both can make things worse.

STEP 3 (Within 1 Week): File petition with court to establish first-party special needs trust (attorney will handle this). Speed is critical.

STEP 4 (Immediately): Report inheritance to Social Security Administration. Explain that you're establishing protective trust.

STEP 5 (Within 2 Weeks): Once court approves first-party trust, transfer inheritance into trust immediately.

STEP 6 (Within 1 Month): Provide SSA with trust documentation. Request benefits be reinstated or continued.

CRITICAL WARNING: First-party trusts created with your child's own assets (like unexpected inheritance) have a major downside: the state must be reimbursed for Medicaid expenses after your child dies. This is why prevention through family coordination is so much better than emergency response.

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What NOT to Do in an Emergency

- Don't panic and immediately spend down the inheritance (creates other problems)
- Don't try to "hide" the inheritance from SSA (results in penalties and possible fraud charges)
- Don't disclaim (refuse) inheritance without attorney advice (SSA may treat this as asset transfer)
- Don't give the inheritance to other family members (creates gift tax issues and SSA penalties)
- Don't delay calling your attorney hoping the problem resolves itself

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SECTION 9: Professional Contacts & Resources

What This Section Does

This section consolidates all professional contacts you and your family members may need during the coordination process. Keep this updated and easily accessible.

Your Estate Planning Team

ESTATE PLANNING ATTORNEY

Name: _____

Firm: _____

Phone: _____

Email: _____

Address: _____

Practice Areas: _____

BENEFITS SPECIALIST / ADVOCATE

Name: _____

Organization: _____

Phone: _____

Email: _____

Services Provided: _____

FINANCIAL ADVISOR (If Applicable)

Name: _____

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Firm: _____

Phone: _____

Specialization: _____

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Trust Administration Contacts

CURRENT TRUSTEE

Name: _____

Relationship: _____

Phone: _____

Email: _____

Date Appointed: _____

SUCCESSOR/BACKUP TRUSTEE

Name: _____

Relationship: _____

Phone: _____

Email: _____

PROFESSIONAL TRUSTEE (If Using)

Company/Organization: _____

Contact Person: _____

Phone: _____

Email: _____

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Government Benefit Contacts

SOCIAL SECURITY ADMINISTRATION

National Number: 1-800-772-1213 (TTY 1-800-325-0778)

Local Office Phone: _____

Local Office Address: _____

Your Child's Claim Number: _____

Assigned Case Worker (if any): _____

MEDICAID OFFICE

State Program Name: _____

Phone: _____

Your Child's Medicaid Number: _____

Case Worker: _____

OTHER BENEFIT PROGRAMS

Program: _____

Contact: _____

Phone: _____

Program: _____

Contact: _____

Phone: _____

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Annual Review & Maintenance Checklist

Coordination isn't a one-time task. Review and update this workbook annually to ensure ongoing protection.

Annual Review Tasks (Complete Every Year)

- ☐ Review Section 1: Update child's benefit information if anything changed
- ☐ Review Section 2: Update trust information sheet if trustee or attorney changed
- ☐ Review Section 3: Add any new family members (births, marriages, new close friends)
- ☐ Review Section 3: Remove family members who have passed away
- ☐ Review coordination status: Confirm previously coordinated family members haven't changed plans
- ☐ Send updated trust information sheet to all family members
- ☐ Check with family members who haven't completed coordination
- ☐ Update professional contacts if attorneys or advisors changed
- ☐ Review trust document itself with attorney to ensure it still meets current needs
- ☐ Verify all life insurance beneficiaries still correctly name the trust
- ☐ Confirm retirement account beneficiaries haven't been accidentally changed

When to Do Emergency Reviews (Besides Annual)

- • Family member dies (coordinate with their executor/attorney immediately)
- • New family member added (grandchild born, sibling gets married)
- • Your child's benefits change (starts receiving SSDI, loses SSI, etc.)
- • You move to different state (benefit rules may vary)
- • Trustee changes or becomes unable to serve
- • Your own estate plan changes significantly
- • Trust document is amended or restated

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Date of Last Review

Last Complete Review Date: _____

Next Scheduled Review Date: _____

Completed By: _____

Completion & Ongoing Use

You've now completed the Family Estate Plan Coordination Workbook. This document represents hours of important work protecting your child's future.

What You've Accomplished

- ✓ Identified every family member who might include your child in their estate plan
- ✓ Prioritized coordination efforts based on risk and relationship
- ✓ Prepared conversation scripts and strategies for different situations
- ✓ Created a systematic follow-up schedule
- ✓ Documented all coordination conversations and commitments
- ✓ Prepared emergency response plan if unexpected inheritance occurs
- ✓ Consolidated all professional contacts for easy reference

How to Use This Workbook Going Forward

- Keep this workbook with your other estate planning documents
- Refer to conversation scripts when approaching new family members
- Update conversation logs after every coordination discussion
- Check follow-up schedule monthly to ensure no one falls through cracks
- Review and update annually (schedule it on your calendar now)
- Share relevant sections with family members who need information
- Bring this to meetings with your estate planning attorney

The work you've done here isn't easy. These are uncomfortable conversations about death, money, and family dynamics. But this coordination protects your child's benefits, security, and quality of life for decades after you're gone.

Every conversation you have, every family member you coordinate with, and every follow-up you complete moves your child closer to genuine security.

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You're doing the hard work that prevents the catastrophe of accidental benefit loss. Your child's future depends on this coordination, and you're making it happen.

For additional guidance, support, and resources:

Visit MemorialMerits.com

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