



**The Unseen Burden:
Navigating Special Needs Planning for
Solo Ager Caregivers**

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**We Will
Cover...**



- Who Are Solo Agers?
- Key Challenges
- Case Studies
- Practical Strategies
- Q&A

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Who Are Solo Agers?

- Older adults living alone
- No spouse/partner
- No adult children or children unable to take on caregiving roles
- 22 million adults 55+ in U.S.

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When Caregiving and Aging Collide



- Dual Planning: Caregiver and Dependent
- Outdated, missing, or insufficient estate planning

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When Caregiving and Aging Collide



- Limited or no successor fiduciaries
- Isolation and lack of trusted network

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Risk of Abuse

- Financial Exploitation
- Physical Abuse
- Sexual Abuse
- Psychological Abuse
- Self-Neglect



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Housing

- Housing for children is a major concern for Solo Aged
- Pre-Crisis Planning (*start now*)
- Choosing & Structuring the Housing Options
- SSI & Medicaid Interactions
- Post-Incapacity / Death Workflow (*what actually happens*)



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Common Planning Options

- Revocable Living Trust
- Medicaid Asset Protection Trust
- First Party Supplemental Needs Trust
- Third Party Supplemental Needs Trust
- Sole Benefit Trust

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Case Study # 1

Frances & Wendy

- Frances (89) – widowed
- Wendy (49) – developmentally disabled
 - FPSNT – \$1.8M – Frances is sole Trustee (*no successor*)
 - Guardian is Frances (*no successor*)
 - SSI + Medicaid
- Estate Plan outdated (1990s)
- Assets and Income
 - Home - \$500k
 - CD & Savings Accts – \$200k
 - SSA + pension + Trustee commissions

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Case Study # 1

Planning Opportunities

- Update Estate Plan
- Fiduciary selection
- Trust management
- Medicaid Exemptions
- Sole Benefit Trust
- Care coordination



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Case Study # 1

What's the plan?

FRANCES	WENDY
•ADVs	•Guardianship – appoint Successors
•LWT	•FPSNT – appoint Successors
•Revocable Living Trust • Supplemental Needs Sub-Trust • Deed Transfer	•Housing
•Consider Sole Benefit Trust*	

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Case Study # 2

Raymond & Mark

- Raymond (72) – widowed, estranged from family
- Active in their church
- Mark (39) – intellectually disabled
- No benefits
- No Guardianship
- Assets and Income:
 - Life insurance - \$500k death benefit
 - IRA – \$350k
 - Home – \$425k (*no mortgage*)
 - SSA benefits + Pension
- No estate or special needs planning

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Case Study # 2

Planning Opportunities

- Update Estate Plan
- Guardianship
- Third Party SNT
- Sole Benefit Trust
- Long-term care planning
- Professional Fiduciaries

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Case Study # 2

What's the plan?

RAYMOND	MARK
• ADVs • LWT • Revocable Living Trust • Supplemental Needs Sub-Trust • Deed Transfer • Update beneficiary designations • Consider Sole Benefit Trust*	• Guardianship – establish and appoint successors • Housing • Medicaid + SSI/DAC

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Case Study # 3

Todd, Stella, & Jack

- Todd (56) with stage 4 cancer – parents deceased; only sibling in jail
- Stella (54) – only child; parents deceased
- Jack (21) - autistic
 - Requires substantial support
- Assets – \$1.4M retirement, \$700k home (TBE), \$30k joint savings
- No legal documents, no financial plan, minimal family support

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Case Study # 3

Planning Opportunities

- Todd
 - Urgent Estate Planning / *update beneficiaries*
- Stella
 - Estate and SN Planning
 - Fiduciary considerations
 - Structured financial planning
 - LTCI and Life Insurance
- Jack
 - Guardianship
 - SSI, Medicaid (DAC)



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Case Study # 3

What's the plan?

TODD	STELLA
•ADVs	•ADVs
•LWT	•LWT
•Update beneficiary designations	•Revocable Living Trust (<i>could be joint</i>) • Supplemental Needs Sub-Trust • Deed transfer
	•Funding mechanism for LTC

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Case Study # 3 What's the plan?

JACK

- Guardianship
 - Successor Guardians
- Housing
- DAC/CDB
- Medicaid eligibility
- Supplementary services
 - Vocational rehabilitation
 - Social skills training
 - Adult day services

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Resources

- National
 - NAELA
 - SNA
 - NavigatingSolo.com
 - NCOA
- State
 - List of court approved fiduciaries
- Local


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Key Takeaways

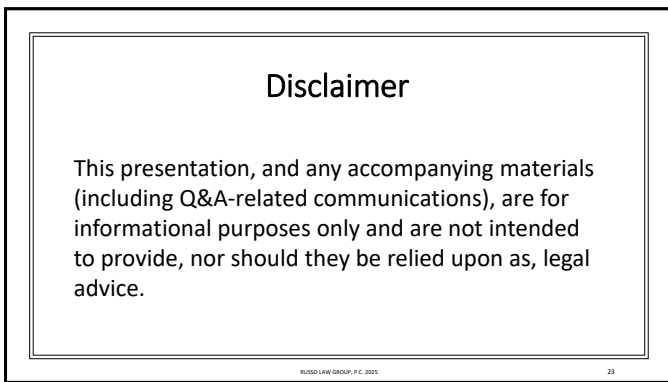
- Solo Agers exist across all demographics
- Assets do NOT equal security without planning
- Lack of support networks magnifies risks
- Professionals play a critical role in bridging the gap

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