



Hi {Firstname},

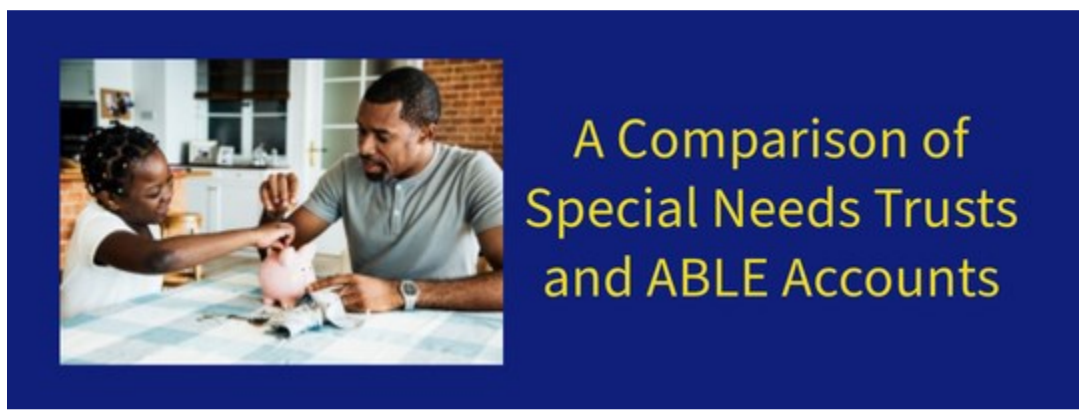
For those of you familiar with Clover Leaf Wealth Strategies you already know that we have a particular focus on the unique needs of special needs families. If you are new to our monthly emails, Welcome!

Each month we try to share useful information with our community and we are expanding this email into more of a newsletter format to try and provide you with even more information and resources. We will be providing additional articles and a list of events for the upcoming month (at bottom).

But beyond this newsletter remember that our website also contains articles and a resource page specific to the special needs community. We are continuously adding articles and resources to keep you up to date. You can find this information at

[Clover Leaf Wealth Resources for Special Needs](#)

We hope you find this information useful. Please reach out if you have any questions. As always we are here to help!



Every family has different needs and circumstances when assessing whether a special needs trust or ABLA account is the better option for their loved one with disabilities.

[Read More](#)



Planning for the future of a child with mental illness involves careful consideration of their unique needs and circumstances.

[Read More](#)



The early withdrawal penalty has been very effective at forcing retirement plan owners to keep money in their retirement accounts, but if a retirement account owner becomes disabled, the IRS will waive the 10 percent early withdrawal penalty.

[Read More](#)



The annual contribution limit for an ABLA account each year typically goes up in line with the annual gift tax exemption.

[Read More](#)



- 2/8/25 8:30am - 12:30pm at the LCPS Administration building.

When the **Bus Stops Coming: Planning for Life After High School** presented for parents and caregivers of youth with disabilities providing information and transition planning for students. Register at [Register Here](#)

- 2/13/25 Virtual **Family Love Letter Workshop** 6-8PM

The Family Love Letter® is a simple way to share key information and guide your loved ones during difficult times. [Register Here](#) by 2/10/25



**Cortney Heykoop**

[cortney@cloverleafwealth.com](mailto:cortney@cloverleafwealth.com)  
7033950860

Clover Leaf Wealth Strategies  
Financial Advisor

<http://www.cloverleafwealth.com>



Cortney Heykoop  
Financial Advisor  
Clover Leaf Wealth Strategies, LLC  
703-395-0860  
[cortney@cloverleafwealth.com](mailto:cortney@cloverleafwealth.com)

Branch Address: 43177 Nikos St Leesburg, Virginia 20176

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