



Hi {Firstname},

As April ushers in warmer days and fresh beginnings, it is the perfect time to revisit your financial goals and retirement strategies. This is especially important for families dedicated to caring for loved ones with disabilities. Planning for retirement is complex on its own, but when you are also planning for a dependent with disabilities your decisions carry an even greater weight.

IRAs and 401(k)s are often among a family's largest assets. How these accounts are **structured, titled, and ultimately passed on** can significantly impact taxes, government benefit eligibility, and long-term financial security. That's why it is crucial to understand the role retirement accounts can play in your overall plan. That's why we would like to share with you this month's feature article: [What To Do With Retirement Accounts When Planning For A Dependent With Disabilities](#)

We hope that you find this month's feature article informative as well as the articles below. If we can be of assistance please reach out. As always, we are here to help!



Best Cities to Live in for People With Disabilities

The best cities for people with disabilities to live in, according to a WalletHub analysis of 182 U.S. cities, score highest on a combination of quality of life, health care, and economy factors. [READ MORE](#)



How to Prepare to Apply for Social Security Disability

In 2024, the Social Security Administration rejected more than half of initial disability benefits applications. Preparing to apply for disability benefits can be crucial to successfully securing benefits. [READ MORE](#)



End-of-Life Care Planning for Individuals With Special Needs

Discussing end-of-life care with a loved one who has an intellectual or developmental disability is about honoring who they are, what matters to them, and how they want to live. [READ MORE](#)



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