You Discovered Your Client Has a Family Member with Special Needs – Now What?

By Mary Anne Ehlert

Breaking through to families who have a member with special needs can be a challenge. These families commonly feel isolated, confused and alone. They typically do not talk to their financial advisors about their greatest hopes, biggest dreams and deepest concerns for their member with special needs. This communication breakdown occurs because they usually do not believe it is "ok" to discuss the matter, but it is the most compelling need they have and they think about it every day. Consequently, you have a unique opportunity to help them once you learn of the situation. Financial advisors need to take a chance and get to the heart of the issue if they want to build a truly deep relationship with their client. In order to do so, you must find a way to ask two questions:

1. What is the best thing that could happen to your family member for them to have the brightest future possible?

2. What is your biggest fear for their future?

Financial advisors who ask these key questions in an appropriate manner provide the family with an opportunity to talk candidly about what is most important to them. By listening empathetically, you can connect with them in a way that demonstrates you are genuinely concerned about their needs.

One time many years ago, I worked with a financial advisor who asked me for help. He felt he was not truly connecting with one client even though he had been working with the family for over 10 years. He believed this because they had never really had any significant discussions about their son who had special needs. I joined the discussion and asked the all-important questions. Doing so opened up the flood gates to the father's feelings, and we were able to finally begin a step-by-step planning process. The advisor told me that his relationship with the client had totally changed after that as the client was finally able to share and properly address the one main concern that he had about his family's future.

If you want to transform the relationships with your clients who are dealing with special needs in the family, these questions are the best way to push aside any barriers that may exist.

Mary Anne Ehlert is the founder and president of Protected Tomorrows, Inc., the leader in enhancing the lives of families with members who have special needs. By guiding families through its comprehensive, proprietary process, Protected Tomorrows helps ensure the well-being of a loved one by creating a Future Care Plan™. Through their work with clients and the family's advisors, and alongside of other advocates and legislators, Protected Tomorrows addresses many concerns of families with special needs such as: future care funding, government benefits, legal considerations, residential options, employment opportunities, recreational choices, education options and family communication. For questions, contact info@protectedtomorrows.com or visit www.protectedtomorrows.com .