

## Trusting Their Plan and Each Other, Family Faces Down Daunting Cost of Care for Son with Special Needs

From Juggling Credit Cards to Financial Freedom, One Family Finds Peace of Mind

MILWAUKEE, April 24, 2015 /PRNewswire/ -- It's not the first question a parent asks. It's likely not the fourth or fifth. But for parents like Brian and Diane Vollmert, the question of how to pay for their son, Scott, to receive the best care while providing for their family became an unmanageable challenge.

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"From the very beginning, Scott didn't fit cleanly in any category. He wasn't clearly autistic. He wasn't clearly developmentally delayed. He had characteristics of both," said Diane. That combination of Autism Spectrum Disorder and developmental delay can add up to more than \$2.4 million in care over Scott's lifetime, according to a study published in the Journal of the American Medical Association's *Pediatrics* last year. An astronomical sum for most Americans, including the Vollmerts.

"As the cost of Scott's care continued to increase, we said 'We're not going to let money get in the way,'" said Brian. "How do you let money get in the way of helping your child develop into the best that they can be? I'll tell you how: we became experts at jockeying around the credit cards."

After years of juggling "six-figures" of debt, the Vollmerts turned to Tom Canale, CLU, ChFC, CFP, one of Northwestern Mutual's most experienced financial planners for families with loved ones who have special needs. But seeking help wasn't easy. In fact, the Vollmerts only met with Tom after three attempts by Brian's brother to facilitate the meeting.

"[We] didn't want to admit that we didn't have the means to sustain something that was critical to our son and to the rest of our family," said Brian. In addition to their son, the Vollmert's have three daughters whose needs are equally important to their parents.

But the meeting was a turning point in the family's financial situation. After an initial session that focused on getting to know the Vollmerts and identifying sometimes-obscure resources that were crucial to the family's peace-of-mind, such as locating an attorney focusing on special needs families, Tom began helping the family secure their financial present and future.

"We started by identifying Diane and Brian's goals. Then we looked at their situation comprehensively, which in this case meant locating professional resources that could help the family reduce their financial burden, secure their children's futures, and help shoulder some of the work involved with their extra-busy lives," said Canale. "We then focused on reducing their debt, and creating a budget that allowed them to save and secure their future."

"The plan has a lot of different components and it wasn't strictly the dollars we'd have to have saved," said Diane. "It takes into consideration trusts and wills that should be in place. What tax benefits that you could get and what to avoid from a tax standpoint. It taught us what benefits are available today versus when Scott is an adult. And of course, it took into account the needs of the rest of the family."

"Families with loved ones who are special needs often find themselves paralyzed by the sheer number of challenges facing them—everything is important so they can't prioritize," said Canale. "Brian and Diane will continue to be successful because they took action even though they were under a tremendous amount of pressure with the daily tasks involved in caring for Scott and the girls. But their hard work and planning will provide them peace of mind for a lifetime—and that's worth more than any amount of money"

"What [financial planning] does is it minimizes risk, period, end of story," said Brian. "It's also an incredible benefit to know that that we have done the right thing and the best thing for Scott and for the girls."

The Vollmert family's story is part of Northwestern Mutual's ongoing Client Stories series that highlights the importance and value of financial planning. See the video at <https://www.youtube.com/watch?v=d-ahJSh3CP8>

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