

THE CHALLENGE!

legal bills

insurance

financial security

claims

employment

medical expenses

compensation

social security Disability

structured settlements

SPRING 2014

THE Challenge! is published by the Brain Injury Association of America. We welcome manuscripts on issues that are important to the brain injury community. Please send submissions in a standard Microsoft Word® document to publications@biausa.org.

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Publication designed by
Eye to Eye Design Studio, LLC
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FINANCIAL STRATEGIES FOR INDIVIDUALS WITH BRAIN INJURY



By Brad Sherman, President of Sherman Wealth Management and an advisory representative of Lincoln Financial Securities Corp., Member SIPC

Individuals who have sustained a traumatic brain injury (TBI) often have difficulties that can affect all aspects of their lives and, more specifically, can impair their ability to manage financial affairs. Navigating your finances after a TBI can be overwhelming and intimidating when there are different directions to take and so much information to digest.

Finding the right financial professional to assist you and guide you on a path unique to your specific needs is important. The right partner will help individuals with TBI create a strategy to cope with the anxiety that often comes with managing one's finances.

With access to the right assistance, information, and tools, one can address financial concerns and develop a path to achieving financial stability. The assistance that is required depends on the distinct needs of the individual and can range from providing management of day-to-day financial affairs to creating and addressing goals to obtain present and future financial security and well-being.

When looking for a money management professional, it is important to seek a collaborative partnership with someone who specializes in a fully customizable, personalized approach to managing finances, not a one-size-fits-all approach. Together, you can establish a tailored plan that is right for your financial situation.

A money manager can provide you with the most relevant resources and tools to fit your unique goals, whether you need guidance to make your own financial decisions or a trusted partner to do so on your behalf. In doing so, a money manager can help you understand the information given to you so you can make the most informed decisions regarding your personal finances.

The right money management professional can provide assistance with the following:

- What to expect when awarded a financial settlement:
 - How to manage a lump sum of money while protecting and maintaining your lifestyle;
 - How to communicate with family and friends after you've received a settlement while keeping the monetary value confidential.



- The options available to support yourself if you are unable to work due to TBI:
 - Budget planning
 - Income-producing security investments
- Day-to-day assistance:
 - Opening and closing accounts
 - Making large or small purchases and transactions including household needs, property, and automotive
- Financial planning including:
 - Low-fee and tax-efficient investments
 - Life insurance
 - Retirement planning
- A network of trusted professionals:
 - Legal professionals who specialize in estate and trust planning, guardianship, power of attorney, and beneficiary rights
 - Accounting professionals
- An inviting, objective, and trusted environment where you can express your financial concerns:

- If you are living with TBI, it is important to have an advocate you trust to help you avoid being exploited
- Availability:
 - Face-to-face, personalized attention, unique to your specific needs
 - A collaborative partnership

There are enough difficulties and roadblocks if you or a family member are living with TBI. Managing your finances does not have to be one of them. A money manager can help address the concerns you feel surrounding your finances. With the right professional assistance, your goals and wishes will be the top priority. You will have access to expertise and experience as well as a network of financial professionals and resources to assist you in managing your finances efficiently. With a collaborative partnership, you can create a present and future that you are comfortable with and can enjoy.

LFS-913024-042814

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Wealth Management

The professionals of **Sherman Wealth Management** are experienced in helping to develop a **customized** financial plan designed to meet your needs.

Together, we can **personalize** the path in pursuit of your financial well-being.

Available guidance at any time. shermanwealth.com 240.462.5273 @shermanwealth [shermanwealth.tumblr.com](https://www.tumblr.com/shermanwealth)

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