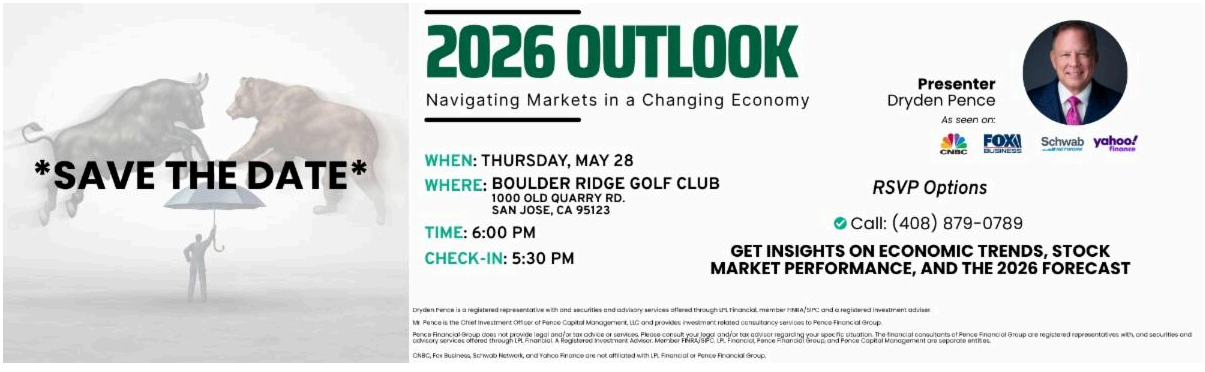
March Newsletter

A word from our managing partner, Ben Sowards...

"Hi Folks – this month's client newsletter focuses on disability planning – whether for ourselves or our beneficiaries. The risk of disability rises significantly with age, with about 2 in 5 adults aged 65 and older reporting a disability, compared to only 12% of adults aged 35 to 64. For those over 85, disability prevalence exceeds 75%, driven by mobility issues, cognitive decline, and chronic conditions like heart failure. We also know that clients are concerned about the economy, their jobs and their investments. To that end, we have arranged to have a private client briefing with Dryden Pence of Pence Financial Group later this year in May. Please contact us if you would like us to reserve a seat for you at the private client briefing. Take Care! Ben"

Save the Date!

Sowards Law Firm and Pence Financial will be hosting a dinner and presentation on May 28, 2026 at Boulder Ridge Golf Club. Dryden Pence, Chief Investment Officer of Pence Financial, will be presenting on navigating markets in the changing economy. There will be limited spaces for the dinner and presentation, so we recommend booking a slot quickly. We will reach out soon with additional information and RSVPs. We hope to see you there!





Protecting Those You Love: Estate Planning When a Family Member Has a Disability

Many famous figures have argued that how a society treats its most vulnerable members is a measure of its humanity and moral character. Read more to learn that for families with disabled loved ones, estate planning must address proactive, coordinated decisions that protect benefits, support quality of life, and consider long-term financial planning alongside long-term care needs.

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The Overlooked Risk in Every Estate Plan: Disability

Disability is often treated as a remote possibility, something that happens to other people. Yet one of the most persistent blind spots in planning conversations is disability risk. Comprehensive estate planning is not solely focused around death; it is also about preserving autonomy during life, including through any period of disability. Read more to discover that is why an estate plan that overlooks disability altogether ignores one of life's most consequential what-ifs and risks falling short if a health crisis strikes.

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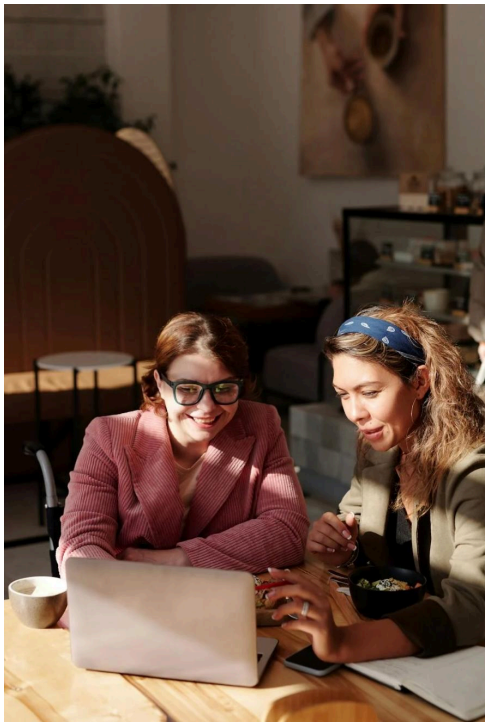

Planning for Yourself While Caring for Someone with a Disability

Most of us have been on a plane and heard the preflight safety instructions that include some version of the oxygen mask principle: *Secure your own mask before assisting others.* Why do they emphasize this point? Because you cannot effectively help someone else if you are struggling to breathe. Applied to caregiving, the oxygen mask principle is a reminder that getting your own affairs in order is not selfish but essential. Read more to learn that caring for yourself and planning for your future helps ensure that you can continue to care for a loved one over the long term.

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