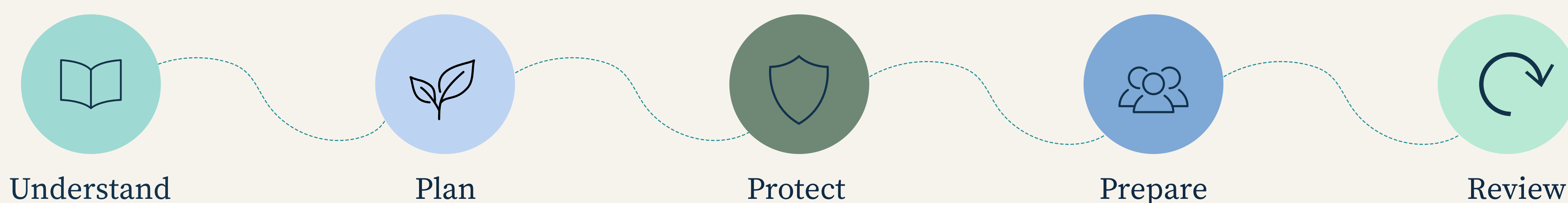


The SEND Family Future Plan

A practical guide to the key decisions SEND families may need to think through when planning for a child's future.



BRIGHTER POSSIBILITIES AHEAD

Clarity, confidence and practical next steps for SEND families.

THE QUESTION BEHIND THIS GUIDE

What happens to my child when I'm not here?

It's a question many SEND parents carry quietly.

That question can mean many different things:

- Who would look after them?
- Who would make decisions?
- Who would manage their money?
- What happens if they inherit?
- Could their support be affected?
- What changes when they become an adult?

You don't have to answer all of those questions today.

You just need somewhere to start.

This guide will help you understand the questions, see how the pieces connect and identify what may be worth exploring next.

BRIGHTER POSSIBILITIES AHEAD

Why I created SEND Family

For more than 20 years, I've worked in financial services. I was a city trader in 2000, before moving into international wealth management and later financial planning back in the UK. Today, much of my work is about helping families navigate estate, inheritance and long-term planning.



Brighter possibilities ahead

But SEND Family comes from somewhere more personal.

SEND has been part of my family's life for many years. My nephew is autistic, and my mother spent around 20 years caring for vulnerable children and young adults with additional needs. Through them, I've seen how much families are expected to understand, organise and navigate, often while already carrying the day-to-day responsibility of caring for someone they love.

I've seen the same frustration professionally. Families can sit in front of experienced advisers and still feel that the person across the table doesn't really understand their world. The advice may be technically sound, but the wider picture - vulnerability, inheritance, benefits, decision-making, future care and family dynamics - isn't always properly connected.

That's never sat comfortably with me.

Over the years, I've learned how financial, legal and long-term planning decisions fit together. And I came to a simple conclusion:

Families need a clearer way to understand how it all connects.

That's why I created SEND Family.

To make difficult subjects easier to understand, show how the pieces connect and help families recognise what may matter to them.

Because understanding should lead somewhere.

The aim is to help families feel informed, prepared and confident enough to take the next step—whether that means asking better questions, speaking to the right professional or putting important arrangements in place.



You shouldn't have to become an expert before you can ask the right questions.

And you don't have to solve everything today.

Sometimes, the most useful thing is simply knowing where to start

Michael Islami

MICHAEL ESLAMI
FOUNDER, SEND FAMILY

Small steps can lead to big differences

Think of this as a map, not a test

You can read this guide from beginning to end, but you don't have to.

Start with the question that feels most relevant to your family. If you already have arrangements in place, simply move to the areas you haven't reviewed recently.

There's no right or wrong way to use this guide. The aim is to help you understand what matters and recognise what you might want to explore.



UNDERSTAND

What is the issue?

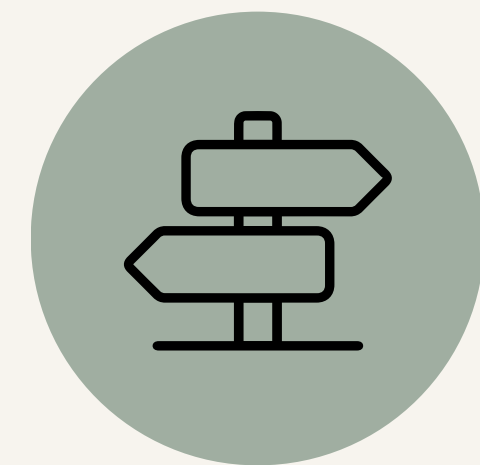
We explain each topic clearly, so you can understand what it means and why it may matter.



CONSIDER

What might matter to our family?

Questions to think through, discuss together or take to the professionals supporting your family.



NEXT STEP

What could we explore next?

Practical next steps, useful conversations and areas where professional guidance may help.



THE MOST IMPORTANT PRINCIPLE

You don't need to put every arrangement in place at once.

A good family plan is built in stages, reviewed over time and adapted as your family changes.

THE FIVE-STEP FAMILY FUTURE PLAN

1

UNDERSTAND

What matters to our family?

Learn about the key issues.

2

PLAN

What do we want to happen?

Think about the people, decisions and arrangements that matter.

3

PROTECT

What arrangements may help?

Explore the safeguards that could support your family's plans.

4

PREPARE

Who needs to know?
What happens next?

Make sure the right people have the information they may one day need.

5

REVIEW

Does our plan still reflect our family?

Check, update and adapt as life changes.

Brighter possibilities ahead.

Who would look after my child?

If something happened to you, who would provide the day-to-day care your child needs?

For many SEND parents, this is one of the hardest questions to think about, but also one of the most important.

You know what helps your child feel safe, understood and supported: their routines, communication, preferences, needs and the people they trust. If someone else ever had to step in, they may need to understand all of that quickly.

For a child, a parent may be able to appoint a testamentary guardian through their Will. Whether that appointment takes effect depends on the circumstances, including whether someone else already has parental responsibility.



Brighter possibilities ahead

“

The right plan isn't just about naming someone.

It's about helping them understand your child.



DON'T CONFUSE THE ROLES

A guardian, executor and trustee have different responsibilities.

A guardian is concerned with a child's care and upbringing. An executor administers an estate. A trustee manages assets held in trust.

One person may sometimes perform more than one role.

QUESTIONS WORTH THINKING ABOUT

- ? Who knows and understands our child well?
- ? Who would our child feel safe and comfortable with?
- ? Who could realistically take on day-to-day responsibility?
- ? Have we actually spoken to the people we are considering?
- ? What would they need to know about our child's routines, communication and support needs?
- ? Who could step in if our first choice could not act?

NEXT STEP

Make a shortlist of the people you would want involved.

Then talk to them. Naming someone is only part of the plan. They also need to understand what the role could involve and feel able to take it on.

Who would manage money for my child?

If money needed to be managed for your child, who would you trust to make careful decisions about it?

Caring for your child and managing money for them are not always the same responsibility.

The person who knows your child best may not be the person you'd choose to manage an inheritance, keep records or make longer-term financial decisions.

That doesn't mean the roles have to be separate. But it's worth thinking about them separately - especially if trustees may make important decisions for your child over many years.

Choosing them is about more than financial confidence. It's also about judgement, reliability, and understanding of what matters to your child.



Trusted people
matter

“

The right person to care for your child isn't automatically the right person to manage their money.



DON'T ASSUME IT'S THE SAME ROLE

A guardian and a trustee do different things.

A guardian is concerned with a child's care and upbringing.
A trustee manages assets held in trust.

One person may sometimes perform both roles, but they don't have to be the same person.

QUESTIONS WORTH THINKING ABOUT

- ? Who would make thoughtful and sensible decisions about money?
- ? Who is organised enough to manage records and responsibilities?
- ? Would we want more than one person involved?
- ? Could the people we choose work well together?
- ? Who understands our child and what matters to them?
- ? Who could step in if our first choice could not act?

NEXT STEP

Make two shortlists: the people you'd trust with your child's care, and the people you'd trust with their money.

The names may be the same. They may not be. The important thing is to think about both.

What happens if my child inherits money?



How it reaches them matters

Leaving money to your child may feel like the obvious way to provide for their future. But how they receive it can matter too.

An inheritance is not only about how much money your child may receive.

It can also raise questions about who manages it, when they can access it and how it fits with the rest of their life.

For some children or adults with SEND, receiving money directly may be manageable. For others, additional support or a different arrangement may be worth exploring.

The starting point is simply to understand what would happen under the arrangements you already have.

“

Don't just ask:
“How much will my child inherit?”

Also ask:
“How will they inherit it?”



THINK BEYOND THE AMOUNT

An inheritance raises more than one question

WHO manages it?

Who would look after the money if support were needed?

WHEN do they receive it?

When would your child become entitled to it?

HOW does it reach them?

Directly, or through another arrangement?

QUESTIONS WORTH THINKING ABOUT

- ? What would happen under our current Wills?
- ? Would our child inherit money directly?
- ? How comfortable would they be managing a substantial sum?
- ? When would they become entitled to it?
- ? Who could help if support were needed?
- ? Are there benefits or other arrangements we should understand?

NEXT STEP

Find out what would happen under the arrangements you already have.

You don't need to decide what to change yet. First ask:

“If something happened to us today, what would our child actually receive?”

Would a trust be relevant?



Start with
what matters

You may have heard that a SEND family should “set up a trust”. But a trust is a tool, not an automatic answer.

In simple terms, a trust is a way of holding and managing assets for the benefit of someone else.

For some families, this can help because money doesn’t necessarily have to pass directly to the person you want to benefit.

There are different types of trust, with different rules and purposes.

The better question is not:

“Which trust do we need?”

It is:

“What are we trying to achieve for our child?”

“

Start with the outcome you want.

Not the name of a trust.

THE SIMPLE IDEA



A trust usually involves three questions:

ASSETS

What is being held or managed?

TRUSTEES

Who is responsible for managing it?

BENEFICIARY

Who may benefit?

QUESTIONS WORTH THINKING ABOUT

- ? What are we actually trying to achieve?
- ? What money or assets may need to be managed?
- ? Would our child be comfortable managing an inheritance by themselves?
- ? Who could we trust to act as trustees?
- ? How much flexibility might be needed in the future?
- ? Have we had the different options explained clearly?

NEXT STEP

Write down the outcome you want before thinking about the legal structure.

For example: “I want money to be available to support my child, with people we trust helping to manage it.”

That gives you a better starting point for the right professional conversation.

Who could make decisions for me if I couldn't?

Planning for your child's future isn't only about what happens if you die.

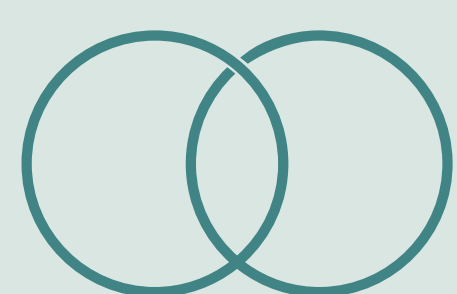
There is another possibility families sometimes overlook:

What if you were still here, but unable to deal with everything yourself?

An accident, illness or loss of mental capacity could affect your ability to manage money, property, healthcare or other important decisions.

A Lasting Power of Attorney—usually shortened to LPA—allows you to appoint people you trust to make certain decisions for you.

There are two types of LPA in England and Wales:



TWO DIFFERENT ROLES

An LPA can cover two different areas of your life.

PROPERTY & FINANCIAL AFFAIRS
Money, bills, property and other financial matters

HEALTH & WELFARE
Health, care, daily routine and personal welfare decisions.

QUESTIONS WORTH THINKING ABOUT

- ? Who would I trust with financial decisions?
- ? Do those people understand our family circumstances?
- ? Who would I trust with health and welfare decisions?
- ? Would I want the same people for both roles?
- ? Have I ever discussed my wishes with them?
- ? Has the other parent or carer made their own arrangements?

NEXT STEP

Ask each parent or carer one simple question:

"If I couldn't deal with things tomorrow, who could legally step in for me?"

If you don't know the answer, add it to the areas you want to explore.



Who could step in?

“

Your child may depend on you.

So part of their future plan is also planning for you.

What would happen to our finances?

If something happened to one of you, what would everyday family life look like financially?

SEND families can have a financial picture that doesn't always fit neatly into a standard household budget.

One parent may work fewer hours. Someone may have changed career. There may be additional transport, care, therapy, equipment or childcare costs.

Sometimes a great deal of unpaid support sits quietly behind everything else.

That's why financial protection should start with understanding what your family depends on, not with choosing a product.

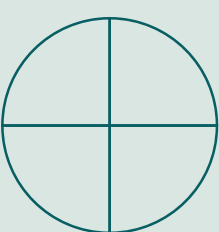


Know what you depend on

“

Protection starts with understanding what your family depends on.

START WITH THE PICTURE



Before looking at solutions, understand what is already there.

INCOME

What comes into the household?

SAVINGS

How long could the family manage if income stopped?

ESSENTIAL SPENDING

What has to be paid each month?

EXISTING PROTECTION

What protection, pensions or workplace benefits are already in place?

QUESTIONS WORTH THINKING ABOUT

- ? How dependent are we on each parent's income?
- ? Which costs specifically relate to our child's needs?
- ? Has one of us reduced work because of caring responsibilities?
- ? Would caring responsibilities increase if something happened to one of us?
- ? How long could we manage using savings?
- ? What pensions, workplace benefits or existing protection do we already have?

NEXT STEP

Create a simple one-page family financial snapshot.

Income | Essential spending | Savings | Existing protection

The aim isn't to solve everything today. It is simply to see the picture clearly.

What does my child actually need from us?

Some of the most important things you know about your child will never appear in a Will, trust or financial plan.

You know what helps your child feel safe.

How they communicate. What can overwhelm them. Which routines matter. Who they trust. What support works—and what doesn't.

Much of that knowledge may never sit inside a legal document.

But if someone else ever had to step in, helping them understand your child could be every bit as important as leaving behind the right paperwork.



The little things matter

“

You know things about your child that no legal document ever could.

THINK ABOUT THEIR LIFE, NOT JUST THEIR FILE

What would someone need to understand about your child?

COMMUNICATION

How do they express what they need?

ROUTINES

What helps them feel safe and settled?

PEOPLE

Who matters to them?

SUPPORT

What help do they rely on?

PREFERENCES

What do they enjoy or avoid?

FUTURE

What are your hopes for them?

QUESTIONS WORTH THINKING ABOUT

- ? What helps our child feel safe?
- ? How do they communicate when something is wrong?
- ? Which routines really matter to them?
- ? Who are the people they know and trust?
- ? What support works well for them?
- ? What are the things we would never want somebody else to overlook?

NEXT STEP

Start an “About My Child” record.
Don't try to document everything at once.
Begin with one question:
“What would someone need to know in the first 24 hours?”
Then build from there.

Who else needs to know?

A plan only helps if the right people know it exists, and understand the part they may one day play.

Families often carry a surprising amount of important information in one person's head.

Where documents are kept. Who the professionals are. Which routines matter. Who deals with benefits. Who has agreed to act as a guardian, trustee, executor or attorney.

You don't need to tell everyone everything.

But the people you may one day rely on should know enough to step in if they need to.



You don't have to carry it alone

“

The right people don't need every detail.

They just need to understand their part.

BUILD YOUR SUPPORT CIRCLE

Different people may need different information

FAMILY

Who should know the overall plan?

GUARDIANS

Who may step in for your child?

TRUSTEES

Who may manage money or assets

ATTORNEYS

Who may make decisions for you?

CARERS

Who understands day-to-day needs?

PROFESSIONALS

Who holds important information or records?

QUESTIONS WORTH THINKING ABOUT

- ? Who knows what arrangements we have made?
- ? Who has the key professional contact details?
- ? Have we spoken to the people we may rely on?
- ? What important information currently exists only in my head?
- ? Does anyone know where our important documents are kept?
- ? If I became unavailable tomorrow, who would know what to do first?

NEXT STEP

Choose two trusted people.

Make sure they know:

1. that your Family Future information exists
2. where they could find it if they ever needed to

You don't need to share everything now. The aim is simply to make sure the plan is not known by only one person.

What changes when my child becomes an adult?

Your child may still need support when they turn 18. But the legal framework around that support changes.

For many families, this can come as a surprise.

You may have managed appointments, paperwork, money, education and important conversations throughout childhood.

But adulthood brings a different legal framework. A diagnosis or disability doesn't automatically give a parent authority to make decisions for an adult child.

Mental capacity is considered in relation to the **specific decision at the specific time**. Your child may be able to make some decisions for themselves, but not others.

That's why it's worth exploring the transition to adulthood before 18.



Support may look different

“

Your child may still need your support.

But some of the rules around that support change.

START THE CONVERSATION EARLY

Different areas of life may need different arrangements.

DECISIONS

What can your child manage themselves?

MONEY

Who can help if support is needed

BENEFITS

Who may need to manage claims?

HEALTH & CARE

How will decisions be supported?

EDUCATION/WORK

What changes after 18?

FUTURE PLANS

What may need reviewing?

QUESTIONS WORTH THINKING ABOUT

- ? What does our child already manage independently?
- ? Which organisations do we currently deal with for them?
- ? Where do they currently need support?
- ? What changes with those organisations at 18?
- ? Which decisions may become more important as they approach adulthood?
- ? Are there arrangements we need to understand before 18?

NEXT STEP

Make a simple transition list.

Write down the organisations and areas of life you currently help manage.

Then ask:

“What changes here when they turn 18?”

You don't need every answer today. The aim is to identify the questions you need to explore.

When will we review everything?

The plan you make today does not have to predict the rest of your child's life.

It simply needs to work for your family now, and change when life changes.

Children grow up. Needs change. Families move. Relationships change. Finances change.

The people you choose as guardians, trustees or attorneys may also change over time.

That doesn't mean the original plan was wrong.

It means a good family plan is something you return to.



*Keep coming
back to it*

“

You don't need to predict the future perfectly.

You need a plan you remember to revisit.

WHAT MIGHT TRIGGER A REVIEW?

Some changes are worth using as a prompt to look again.

YOUR CHILD

Needs, support or circumstances change.

ADULTHOOD

A new stage of life begins.

FAMILY

Marriage, separation or bereavement.

FINANCES

A major financial change or inheritance.

PEOPLE

A guardian, trustee or attorney can no longer act.

TIME

It's simply been a while since you last checked.

QUESTIONS WORTH THINKING ABOUT

- ? When did we last review our Wills?
- ? Are the people we have chosen still appropriate?
- ? Has our child's situation changed?
- ? Have our finances changed significantly?
- ? Is our practical family information still accurate?
- ? Is there anything we keep saying we will come back to?

NEXT STEP

Choose a regular Family Future review point.

It might be once a year, around your child's birthday, at the start of a school year or another date your family will remember.

You don't need to rebuild the whole plan every time.

Sometimes the review simply confirms:

"This still works."

Understand → Plan → Protect → Prepare → Review

THE FAMILY FUTURE MAP

See how the pieces connect

Planning for your child's future can feel like a collection of separate decisions.

Wills. Guardians. Trusts. LPAs. Money. Benefits. Adulthood.

But they are connected.

The Family Future Map is a simple way to see the bigger picture—and to recognise what you may want to explore next.

You don't need to solve everything today.

You just need to know where you are, and what comes next.



UNDERSTAND

What matters to
our family?

Learn about the
key issues.

child's needs • adulthood
finances



PLAN

What do we want
to happen?

Think about people,
decisions and arrangements.

guardians • trustees
decisions



PROTECT

What arrangements
may help?

Explore safeguards that
could support your
family's plans.

inheritance • trusts
protection

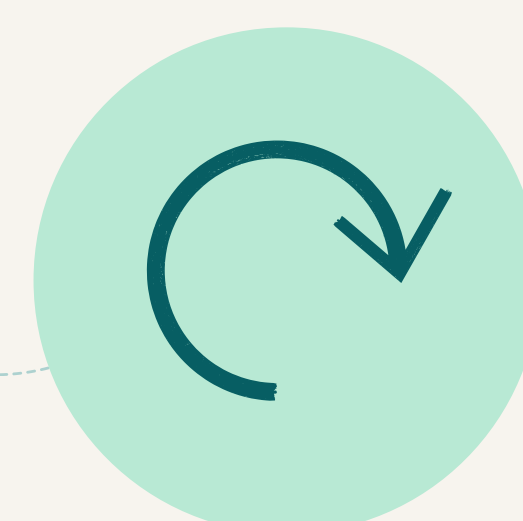


PREPARE

Who needs to know?
What happens next?

Make sure the right people
know what they need to know.

support circle • information
transition



REVIEW

Does our plan still
reflect our family?

Check, update and adapt
as life changes.

people • documents
timing

Your family may enter the map at a different point—and that's okay.

Start where you are.

FAMILY FUTURE CHECKLIST

What have we already thought about?

You don't need to have every answer today.

Use this checklist to see what you've already considered, what may need reviewing and what you might want to explore next.



UNDERSTAND

- ☐ We've thought about what our child may need in the future.
- ☐ We understand what may change as our child approaches adulthood.
- ☐ We have a basic picture of our family finances and what we depend on.



PLAN

- ☐ We've thought about who could care for our child.
- ☐ We've considered who could manage money or act as trustees.
- ☐ We've thought about who could make decisions for us if we could not.



PROTECT

- ☐ We know what would happen if our child inherited money.
- ☐ We have considered whether a trust may be relevant.
- ☐ We have reviewed what financial protection is already in place.



PREPARE

- ☐ We've written down important information about our child.
- ☐ The people we may rely on know enough to step in if needed.
- ☐ We know where important documents and contact details are kept.



REVIEW

- ☐ We've checked whether our current arrangements still reflect our family.
- ☐ We know what changes would prompt us to review the plan.
- ☐ We have decided when we will review our plan again.



YOU DON'T NEED EVERY BOX TICKED

This isn't a test. It's a starting point.

Choose one or two areas that feel most important to your family and begin there.

Small steps can lead to big differences.

A FINAL THOUGHT

You don't have to solve everything today.

Planning for your child's future can bring up a lot of questions.

Some are practical. Some are legal or financial. Some are deeply personal.

You may already have a number of things in place. You may be starting from scratch. You may simply have realised there are a few areas you want to understand better.

That's okay.

A good family plan isn't built in one sitting.

It's built by asking the right questions, taking one step at a time, and coming back to the plan as your family changes.

“

Clarity doesn't come from having every answer.
It comes from knowing what to explore next.

Start where you are.

Choose the question that feels most relevant to your family and begin there.
You can always come back to the rest—and take the next step when you're ready.

Brighter possibilities ahead

The person behind SEND Family

I'm Michael Eslami, founder of SEND Family.

For more than two decades, I've worked across financial services, wealth management, financial planning and estate planning—helping individuals and families make sense of important decisions about money, inheritance and the future.

Today, much of my work focuses on helping families understand how Wills, trusts, guardianship, LPAs and long-term planning fit together.

Why SEND Family matters to me

SEND has also been part of my family's life for many years.

My nephew is autistic, and my mother spent around 20 years caring for vulnerable children and young adults with additional needs. I've seen first-hand how much families are expected to understand and coordinate—often while already carrying substantial day-to-day responsibilities.

That's why education sits at the heart of SEND Family.



Knowledge
should be
shared

“

Good planning starts with understanding what matters to your family.



20+ YEARS

Financial services, wealth management and financial planning experience.



ESTATE PLANNING

Wills, trusts, LPAs, inheritance and long-term family planning.



SEND EDUCATION

Workshops, webinars and practical resources for parents and carers.

My role through SEND Family is to make complicated subjects easier to understand—so you can ask better questions, have better conversations and feel more prepared to make the right decisions for your family.

Brighter possibilities ahead

What will you do next?



Understanding what matters is a good start. The next step is deciding what you want to do with that understanding.

Many parents tell us they'd been meaning to deal with these issues for months — sometimes years — before finally taking action.

You don't need to do everything at once. You just need to choose the next step that feels right for your family.

1 LEARN



Join a SEND Family workshop, seminar or webinar.

Understand the issues in plain English, hear the questions other parents are asking and take part in live Q&A.

See upcoming events →

2 TALK



Book a private 15-minute chat.

Talk through your circumstances with Michael or a member of the team. No forms. No pressure. No obligation. Just a chance to understand what may be relevant and what you might want to consider next.

Book a 15-minute chat →

3 ACT



Put the right arrangements in place.

If you want professional help with Wills, trusts, LPAs, guardianship or related estate-planning arrangements, Estate Plan Office provides a separate professional service.

Ask about professional support →

DO YOU SUPPORT SEND FAMILIES?



SEND Family works with charities, community groups, schools, colleges, SENCOs, financial planners and other professionals.

We deliver practical workshops and talks designed to help families understand the decisions that may matter, and feel more confident about what to do next.

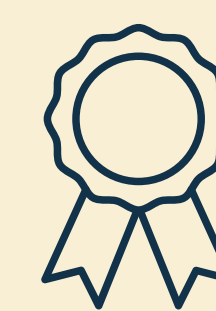
Invite us to speak →



90+
SEND workshops
delivered



Hundreds
of families
reached



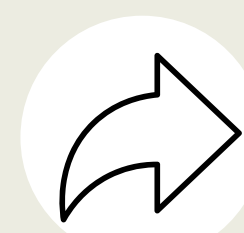
20+ years
professional
experience



SOMETIMES YOU MAY NEED DIFFERENT EXPERTISE

Some families may also need specialist support around benefits, mental capacity, care planning or other SEND-related issues.

Where appropriate, SEND Family can help point you towards the right type of specialist.



SHARE IT FORWARD

If this guide has helped you, think of another SEND parent who might benefit from it too.

Share this guide:

sendfamily.org/free-guides

Ready for your next step?

You don't need to have everything figured out before you talk to someone.

SEND Family helps parents and carers understand the questions that may matter, ask better questions and feel more prepared to take action.

Whether you want to learn more, talk through your family's circumstances or invite us to speak to your community, there is a next step available.



FOR PARENTS

Book a 15-minute chat

A short, private conversation to help you understand what may matter to your family and what to consider next.

Book a
15-minute chat →

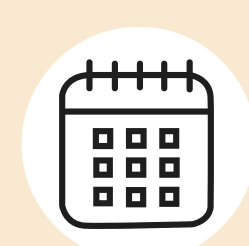


FOR ORGANISATIONS

Invite SEND Family to speak

Workshops and talks for charities, schools, colleges, SENCOs, community groups, financial planners and other professionals supporting SEND families.

Invite us
to speak →



See upcoming events →

Join a workshop, seminar or webinar.



Explore more free guides →

Practical guides to help you on your journey.



PROFESSIONAL ESTATE-PLANNING SERVICES

Where families want professional help putting Wills, trusts, LPAs, guardianship or related estate-planning arrangements in place, these services are provided separately by [Estate Plan Office](#).

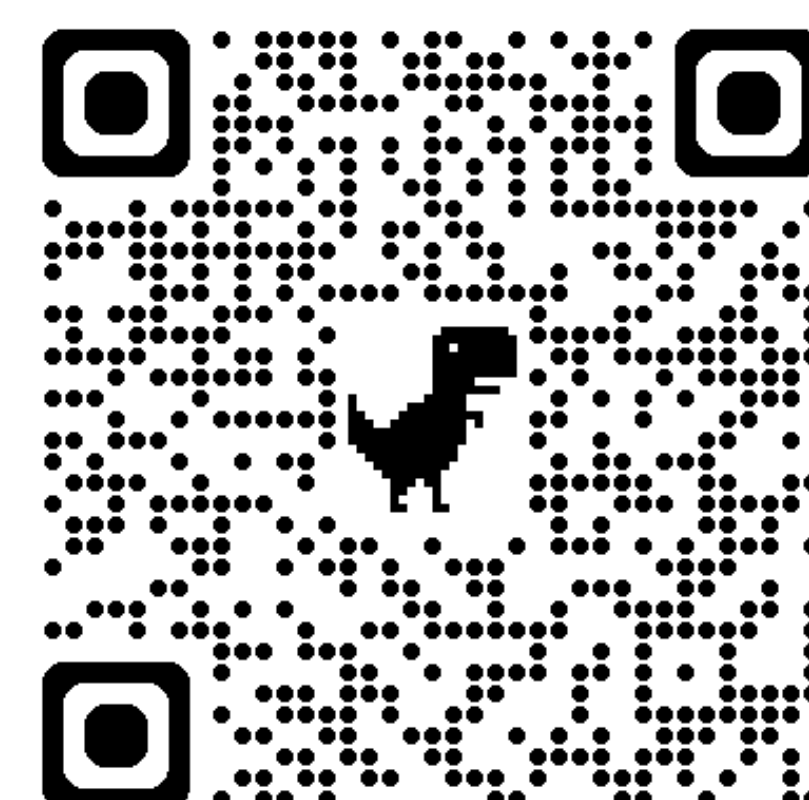
Clarity for today.
Protection for tomorrow.

sendfamily.org



Know another SEND parent who might find this useful?
Share the guide at sendfamily.org/free-guides

Explore more free guides



BRIGHTER POSSIBILITIES AHEAD