Planning For Special Needs

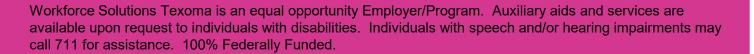
Educational Options Beyond High School

Consolidated Planning Group, Inc. 281-690-1177
Contact@CPGCares.net



VR Services Across the Lifespan

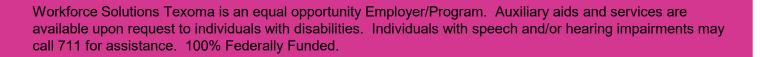
- Vocational Rehabilitation Services-is a partner within the Texas Workforce System that supports eligible adults and students with cognitive, medical, physical or visual conditions prepare for, find, retain or advance in employment
- Vocational Rehabilitation (VR) counselors work closely with job seekers to determine an employment goal and then identify and arrange services that lead to employment.
- Vocational Rehabilitation (VR) services are available to eligible individuals across Texas and some VR staff are co-located within many Workforce Solutions Offices.



Example of Services

- Medical and Psychological Assessment
- Vocational Evaluation and Planning
- Career Counseling and Guidance
- Training and Education After High School
- Job-Site Assessment and Accommodations
- Job Placement

- Job Coaching
- On-the-Job Training
- Supported Employment
- Assistive Technology and Devices
- Time-limited Medical and/or Psychological Treatment
- Work readiness training



Vocational Rehabilitation Supports Students Goal:

Students – establish plan to obtain, maintain or advance in meaningful employment.

School-Partner to establish IPE Plan and goals that are concrete, measurable, and portable. Families-Continuous partner to coordinate activities high school to college.

Vocational Rehabilitation

How do I contact VR?

- Contact local VR office (See previous slide.)
- Call the TWS-VRS statewide contact center at 512-936-6400
- Online self-referral "Start My VR" located: <u>Bit.ly/StartMyVR</u>
- Find your local VR Office at:
 - https://stats.twc.texas.gov/views/VRProviderLocator/ProviderbyZipCode?%3Aembed =y&%3AisGuestRedirectFromVizportal=y
- Email us at: <u>VR.office.locator@twc.texas.gov</u>

Texoma Workforce Centers

Cooke, Fannin, & Grayson Counties







Career Planning & Job Services









Overview of Services



General Services

- Job Leads & Career Resources
- Help with WorkInTexas.com
 - statewide database to look for a job
- Resume Assistance
- Interviewing Assistance
- Target Occupations List jobs that are most in demand in each Workforce area.
- Job Fairs & Hiring Events
- Labor & Market Information
- Video Resources:
 - · https://www.workforcesolutionstexoma.com/video-resources-english
 - https://www.workforcesolutionstexoma.com/video-resources-spanish
- Employer Assistance:
 - https://www.workforcesolutionstexoma.com/employer-services
 - Recruiting, screening, referring candidates
 - Interview and Meeting Space
 - Tax Credits and Incentives
 - Labor Market Information
 - Layoff and Layoff Aversion Services

Partner and Specialized Services

- Childcare Assistance
- Veteran's Services
- Job Search and Scholarship Assistance through WIOA-Workforce Innovation and Opportunity Act
- Vocational Rehabilitation (VR) Services provided by the Texas Workforce Commission
 - VR helps people prepare for, find or retain employment and youth to prepare for post-secondary and employment options.
 - VR also helps employers and businesses recruit, retain, and accommodate employees with disabilities.
 - Disability Video Resource Library
 - https://www.workforcesolutionstexoma.com/disability-videos/
- Adult Education and Literacy (AEL) Services provided by Grayson College
 - High School Equivalency Assistance / GED
 - Refresher (Reading, Writing, Language and Math)
 - ESL (English as a Second Language)
 - Citizenship
 - TSI Prep (<u>Texas Success Initiative Assessment</u>)
 - ASVAB Prep (<u>Armed Services Aptitude Battery</u>)

Target Occupation List

Revised 05/17/2023

List that identifies fast growing occupations in your area.

WORKFORCE SOLUTIONS TEXOMA **TARGET OCCUPATIONS LIST**

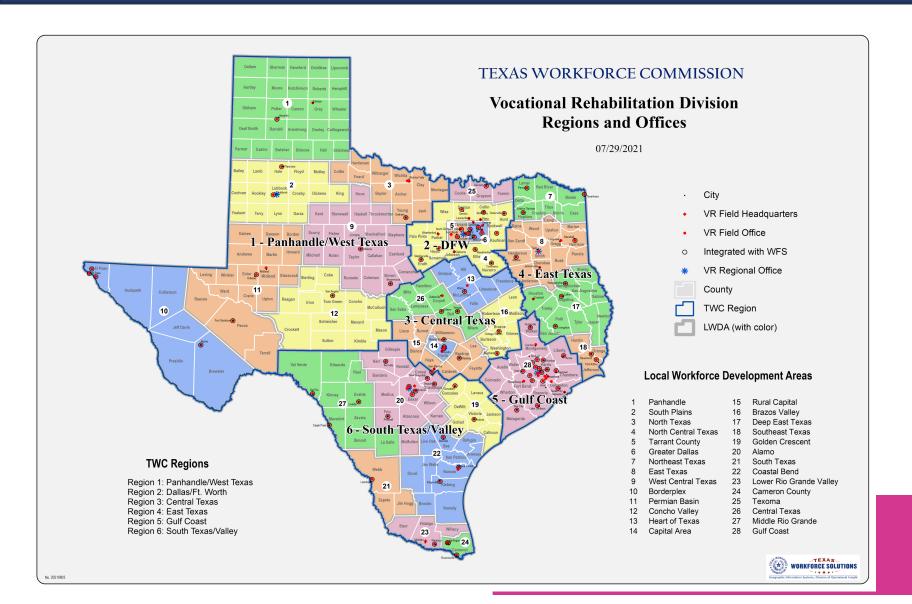


Workforce Center Information & Locations:

https://www.workforcesolutionstexoma.com

| | OSMET! | | | | Annual Demand | |
|----|---------------------|--|----------------------------------|---------------|-------------------|--|
| # | O*NET/ SOC Code* | Occupational Title | Average Wages | Texoma WDA | State of Texas | |
| 1 | 13-2011 | Accountants and Auditors | \$38.46 | 53 | 14,156 | |
| 2 | 49-3011 | Aircraft Mechanics and Service Technicians (NEW Emerging Occupation Added 5.18.2 | 2} \$33.89 | 2^ | 1,626 | |
| 3 | 43-3031 | Bookkeeping, Accounting, & Auditing Clerks | \$20.87 | 96 | 21,323 | |
| 4 | 39-9011 | Childcare Workers | \$11.15 | 72 | 14,598 | |
| 5 | 31-9091 | Dental Assisting/Assistants | \$18.61 | 54 | 5,665 | |
| 6 | 17-3023 | Electrical & Electronic Engineering Technologists & Technicians (NEW Emerging O | ccupation Added 5.17.23} \$33.37 | 8^ | 1,186 | |
| 7 | 47-2111 | Electricians | \$25.19 | 49 | 8,839 | |
| 8 | 25-2021 | Elementary Teachers, Ex. Special Education | \$27.45 | 98 | 12,270 | |
| 9 | 11-1021 | General and Operations Managers | \$44.42 | 172 | 40,516 | |
| 10 | 49-9021 | Heating/Air Conditioning/Refrigeration Mechanics & Installers | \$23.41 | 29 | 4,250 | |
| 11 | 53-3032 | Heavy and Tractor-Trailer Truck Drivers | \$24.09 | 160 | 32,096 | |
| 12 | 49-9041 | Industrial Machinery Mechanics-including Programmable Logic Controller Tech | nician \$28.41 | 36 | 5,326 | |
| 13 | 29-2061 | Licensed Practical and Licensed Vocational Nurses (LPN / LVN) | \$24.62 | 46 | 6,387 | |
| 14 | 51-4041 | Machinists | \$23.61 | 35 | 3,148 | |
| 15 | 31-9092 | Medical Assistants | \$17.16 | 65 | 12,465 | |
| 16 | 43-6013 | Medical Secretaries | \$18.46 | 55 | 8,897 | |
| 17 | 25-2022 | Middle School Teachers, Ex. Special & Career/Technical Education | \$28.85 | 46 | 5,787 | |
| 18 | 31-1131 | Nursing Assistants-including Patient Care Technician & Certified Nursing Assist | ant (CNA) \$14.57 | 124 | 13,443 | |
| 19 | 29-2052 | Pharmacy Technicians | \$18.41 | 23 | 3,895 | |
| 20 | 47-2152 | Plumbers, Pipefitters, and Steamfitters | \$24.38 | 41 | 5,712 | |
| 21 | 29-1141 | Registered Nurses (RN) {including LVN to RN Bridge & RN to BSN} | \$36.88 | 130 | 17,269 | |
| 22 | 25-2031 | Secondary School Teachers, Ex. Special & Career/Technical Education | \$29.42 | 68 | 8,793 | |
| 23 | 51-9141 | Semiconductor Processing Technicians {NEW Emerging Occupation Added 5.18.22} | \$17.21 | 16^ | 621 | |
| 24 | 29-2055 | Surgical Technologists | \$27.26 | 7 | 856 | |
| 25 | 51-2092 | Team Assemblers | \$17.88 | 83 | 9,825 | |
| 26 | 51-4121 | Welders, Cutters, Solderers, and Brazers | \$23.51 | 52 | 6,453 | |

VR & Workforce Offices



TWC VR Locator

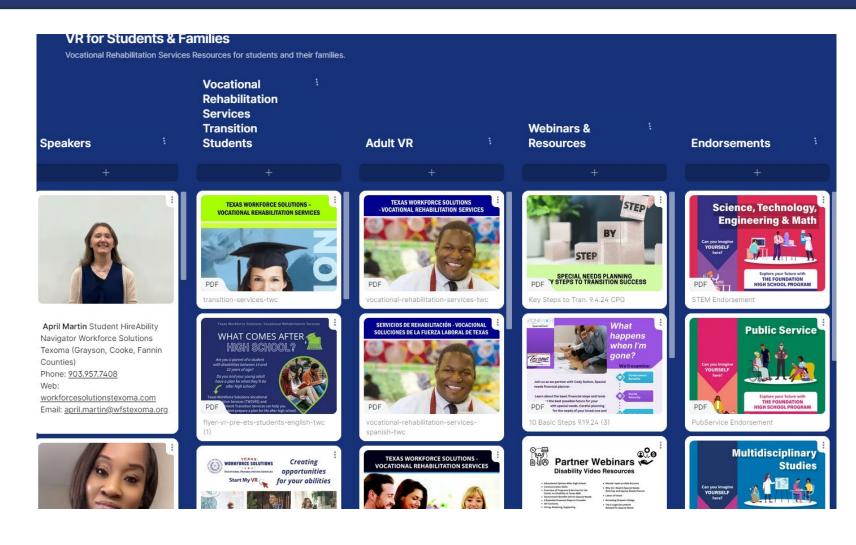


Workforce
Solutions
Board
Websites





Follow Up Resources











WHO WE ARE



Consolidated Planning Group, Inc. is a holistic Special Needs Financial Planning Firm in Sugar Land, TX serving families across the U.S.

Over 30 years experience with Insurance & Financial Services. MDRT- Top of the Table. Fully licensed Insurance & Securities.

Members of the Special Needs Planning Academy, Chartered Special Needs Consultant, and Nationally certified as Social Security Advisors. **SPECIAL NEEDS PLANNING**

Families come to us for help with...

- **✓** Protection Plans
- **✓ Lifetime Care**
- **✓** Transition Planning
- **✓** ABLE Accounts
- ✓ Advocacy

Fewer than one-tenth of a percent of all financial advisors in the U.S. focus on Special Needs Planning.





Special Needs Planning

Who will care for your child when you no longer can?

- ✓ Developing a future care plan now will answer these questions!
- √ Consider post High School educational and vocational options.
- √ Consider touring transition programs, partialcare and full-care residential communities. Waiting lists can be quite long, so plan early!
- √ Make careful consideration before naming siblings as a future caregiver.

ADD A FOOTER 12

HAVE REALISTIC EXPECTATIONS

Traditional vs. Non-traditional path

- Transition programs
- Trade school/community college
- University Degree Programs
- Certificate programs/Licenses
- Reduced college course load
- Living at home vs. on campus
- Partnership with other organizations to live on campus
- Texas Workforce Commission-VR- Vocational Rehab
- Career Path/Ideal Work Settings
- Department of Labor- Registered Apprenticeships
 https://search.usa.gov/search?utf8=%E2%9C%93&affiliate=www.dol.gov@query=Registered+Apprenticeships
- Project Search https://www.projectsearch.us/find-a-program/

Keep an open mind and consider all options No comparisons- They aren't behind! They are where they are!



Six Traits Students Need to Succeed

- 1. Self-Awareness- Goldberg's study found that successful participants showed awareness of their strengths and weaknesses in both academic and non-academic areas.
- 2. Being Proactive
- 3. Perseverance
- 4. Goal Setting
- 5. Being Aware of (and USING!) Effective Social Support Systems
- 6. Emotional Coping Strategies



ACCOMMODATIONS ON THE COLLEGE LEVEL AND BEYOND

- •Do your homework on Offices of Disability!
- •SAT/ACT, AP exams, college courses, graduate level exams
- Check requirements early and be prepared
- Determine what accommodations are necessary and why
- Updated testing (every 3-5 years)
- •504s and IEPs don't transfer over to higher education
- •Power of Attorney/ FERPA
- •Reasonable accommodation is required if it does not pose "undue hardship"
- •www.dol.gov (Department of Labor)
- www.askjan.org (Job Accommodation Network)



Educational Programs-1

- Alvin Community College- STRIVE Skilled Training Rewarding Independence and Vocational Education
- Arlington Baptist University- Green Oaks Life Prep
- Austin Community College- STEPS
- College Living Experience- College Living Experience
- Dallas College El Centro Campus- The Moving On/Next Step Program
- Dallas College Richland Campus- Richardson ISD Transition
- El Paso Community College- Project HIGHER
- Highline College, Kent, Washington- <u>ACHIEVE Program</u>
- Houston Community College- VAST
- Lamar University- <u>Disability Resource Center</u>
- Lee College- <u>Life Skills for Intellectually Disabled Students</u>

Educational Programs-2

- Lone Star College (Montgomery)- <u>lifePATH®</u>
- Lone Star College CyFair- <u>Career and Technical Education (CTE)</u>
- Lone Star College Tomball- <u>LifePATH Tomball</u>
- Lynn University Boca Raton- <u>The Metamorphosis Program</u>
- Navarro College- The Elevate Program
- NonPareil Institute- https://npusa.org/our-program.html
- Palo Alto College in San Antonio- PROJECT ACCESS
- South Texas College- P.A.S.S. Program
- Texas A & M- Aggie Achieve
- Texas A&M- PATHS Program
- Texas A&M- TU CASA



Educational Programs-3

- Texas A&M- <u>LEAP Summer Program</u>
- Texas State Technical College- <u>Access and Learning Accommodations</u>
- University of North Texas- Denton, TX- <u>UNT WISE</u>
- University of North Texas- Denton, TX- <u>UNT ELEVAR</u>
- University of North Texas- Denton, TX- <u>UNT ENGAGE</u>
- The University of Oklahoma- <u>SOONER WORKS</u>
- University of St. Thomas in Houston- <u>Associate in Applied Science in Pragmatic Studies</u>
- University of Texas at Austin- <u>E4Texas</u>
- University of Texas at Austin- <u>Lifelong Learning With Friends</u>
- West Texas A&M in Canyon- Where the Learning Continues



The only directory of its kind, Think College Search features 309 colleges and universities that offer postsecondary education programs for students with intellectual disabilities. Users of this searchable online database can filter by state, length of the program, type of school, options for living on campus, and more.

WWW.THINKCOLLEGE.NET

JODI GLOU

Independent Educational Consultant



As the founder and owner of Custom College Consulting, Jodi Glou specializes in working with students who have learning challenges as they seek to find their best fit in post-secondary education.____

Jodi Glou, Independent Educational Consultant (240) 356-8770

<u>Jglou@custom-college.com</u>

www.custom-college.com

COLLEGE LIVING EXPERIENCE

https://experiencecle.com/

College Living Experience provides individualized post-secondary guidance and instruction in:

- Academics and Career Development
- Independent Living Skills
- Social Development



PRE-EMPLOYMENT TRANSITION SERVICES

Transition Services for Students with Disabilities

Career Exploration

Assess vocational skills and interests. Learn "what's HOT" and "what's NOT" in the job market. Learn about vocational opportunities.

Work Based Learning

Discover paid and unpaid internships. Tour professional jobsites. Experience job shadowing and simulated work environments. Gain understanding through career mentorship.

Post-Secondary Education Counseling

Let counselors help determine education opportunities that match abilities and interests, provide assistance with college enrollment and identify financial aid options.

Work Readiness

Become a team player, problem-solver and effective communicator. Manage time and money responsibly. Learn how to use transportation. Be ready!

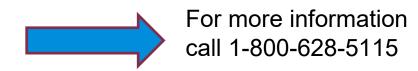
Self-Advocacy

Understand rights and responsibilities regarding disability, including disclosure. Know when to ask for help and accommodations. You are in charge!

For more information about Pre-Employment Transition Services, please contact your local Vocational Rehabilitation Representative at 832-681-2633 or 1-800-628-5115.

www.twc.texas.gov/VRNearMe

or shn@wrksolutions.com



https://webp.twc.state.tx.u
s/services/VRLookup/



What About Funding?

- ✓ FAFSA-Free Application for Federal Student Aid The FAFSA is available each year for the following school year. Complete this every year, even if you think you make too much money!
- ✓ Scholarships- Community based, school based, disability/disease based, sport, music or band based.
- √ Research early & know your deadlines as they are all different!
- **√** 529 College Savings Plan
- **✓** ABLE Account
- ✓ Vocational Rehab may provide support if it is in line with the goals established within the plan for the individual to find competitive employment

ABLE Accounts

You can save up to \$100,000 for your child in an ABLE account without causing any reduction to their SSI benefits!

How they work:

- Beneficiary is account owner
- Income earned in account is not taxable
- Contributions are not deductible
 (although some states may offer state income tax deductions)
- Does not jeopardize SSI, Medicaid, or other public benefits
- Special contribution and distribution limits

There are 49 ABLE plans nationwide inviting eligible individuals to open an ABLE account, most of which were enrolling individuals regardless of their state of residence.

These are similar to traditional 529 college savings plans, please consult the state-specific program to determine the best fit for your needs (investment options, account opening and maintenance fees).

ABLE ACCOUNTS

| | 2025 |
|---------------|--|
| PARTICIPANTS | Disabled individuals whose disability started before age 26. |
| CONTRIBUTIONS | May be made by anyone. Limited to gift tax annual exclusion (currently \$19,000) in total annually. Funds held in an ABLE account in excess of \$100,000 disqualify the beneficiary for SSI benefits. (However, ABLE account owners who work may contribute up to an additional \$15,560 (in 2025) of their gross income into their ABLE account if they do not have an employer sponsored retirement plan.) |
| DISTRIBUTIONS | Distributions for "qualified disability expenses" are not taxable. Earnings on distributions for non-qualified expenses are subject to ordinary income taxes and a 10% penalty. |
| GROWTH | Tax-free growth in investments that can be changed by the participant twice a year. |
| ROLLOVERS | May be rolled over to other family members who are eligible beneficiaries. |
| AT DEATH | States may be able to claim reimbursement for expenses paid by Medicaid. Any additional funds can be distributed to designated beneficiaries or rolled over to eligible family members. |

Many of the expenses that you cannot pay for via the Special Needs Trusts without a reduction to SSI, you can pay for from the ABLE Account. These two instruments work very well together.

ABLE ACCOUNT-QUALIFIED EXPENSES

- Basic/Daily Living Expenses
- Health & Wellness- Healthcare expenses that are not covered by Medicaid or private health insurance
- Housing- Rent or Mortgage payments (This will avoid a 1/3 reduction from SSI)
- Financial Management and Administrative Services
- Transportation- Car, Public Transportation
 Fares/Taxis/Uber
- Education & Training- employment supports like Job
 Coach, Classes to Learn New Skills
- Assistive Technology- Iphone
- Personal Support Services
- Legal Expenses

What About Scholarships?

State College Tuition Waiver for children that were adopted through the DFPS system or have been part of the Foster Care system in the past.

https://www.dfps.state.tx.us/Child Protection/Youth and Young Adults/Education/state college tuition waiver.asp

Ask for a list of scholarships from the Child Life Specialist at the specialty clinic you go to for instance Texas Children's, Baylor College of Medicine, etc.

Scholarship Searches

- http://www.scholarships.com
- https://bigfuture.collegeboard.org/scholarship-search
- http://www.scholarshipsandgrants.us
- https://www.fastweb.com
- http://www.college-scholarships.com
- http://www.smartscholar.com/
- https://www.nitrocollege.com/scholarships/disabilities
- https://scholarships360.org

TERRY SCHOLARSHIPS

https://terryfoundation.org/future-scholars/faqs/

Since 1987, the Terry Scholarship Foundation has been the single largest provider of private scholarships for Texas high school graduates. So recipients can make the most of their degree without having to work, the award is a last-dollar scholarship that closes the cost gap between the full cost of a university education and other awards received by the student (including scholarships and financial aid). Based in Houston, The Terry Foundation is the largest private scholarship provider in the state of Texas. This award-winning scholarship program was founded to help outstanding high school graduates and transfer students help themselves through access to quality education at 11 Texas public universities.

All Terry Scholar candidates must demonstrate these three criteria:

- Leadership potential and character;
- Scholastic record and ability; and
- Financial need

Terry Scholars are selected?

- through an in-person interview with Terry Alumni and the Board of Directors;
- by evidencing community leadership, a well-rounded personality, and grit

In addition to scholarship funding, Terry Scholars receive

- on-going student success support from university reps and Foundation staff;
- Alumni networking; and
- Cohort-based service opportunities

Questions?
Jodie Koszegi, Scholarship Program Director
713-552-0816
jkoszegi@terryfoundation.org

Texas A&M University at College Station
University of Texas at Austin
University of Houston
Texas State University
University of Texas at San Antonio
University of Texas at Dallas
University of North Texas
Texas Tech University
Texas Woman's University
University of Texas at El Paso
University of Texas at Arlington

| Living With Autism Scholarship | https://hammacklawfirm.com/about/living-with-autism-scholarship/ |
|--|--|
| Epilepsy Foundation of Central & South Texas | https://efcst.org/help/scholarships/ |
| Deaf/Hard of Hearing- AG Bell College Scholarship Program | https://www.agbell.org/Connect/AG-Bell-College-Scholarship-Program |
| Eric Marder Scholarship Program of The Immune Deficiency Foundation | https://primaryimmune.org/services/idf-academic-scholarship-programs |
| American Association on Health and Disability Frederick J. Krause Scholarship | ttps://www.aahd.us/initiatives/scholarship-program/ |
| Epilepsy Foundation | https://www.epilepsy.com/learn/age-groups/youth/work-and- college/scholarships |
| Cystic Fibrosis Foundation | https://www.cff.org/Life-With-CF/Transitions/Managing-My-CF-in-College/Scholarships-and-Financial-Aid/ |
| Sertoma Scholarship for Students Who Are Hard of Hearing or Deaf | http://sertoma.org/what-we-do/scholarships/ |
| Eric Dostie Memorial College Scholarship (bleeding disorder) | https://www.hemophilia.org/Eric-Dostie-Memorial-College-Scholarship |
| George H. Nofer Scholarship for Law and Public Policy | https://www.agbell.org/Connect/NoferScholarship |

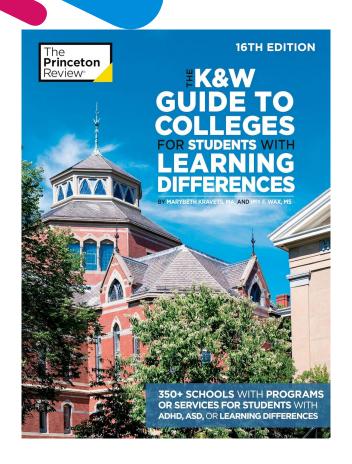
| Matt Stauffer Memorial Scholarship | http://ulmanfund.org/scholarships/ |
|---|---|
| National Hemophilia Foundation Scholarships | http://www.hemophilia.org/NHFWeb/MainPgs/MainNHF.aspx?menuid=53 &contentid=36 |
| National MS Society's scholarship program | http://www.nationalmssociety.org/Resources-Support/Insurance-and- Financial-Information/Financial-Resources/Scholars hip-Program |
| Texas Allergy, Asthma and Immunology Society Memorial Foundation Asthma Scholarship Award | https://taais.org/scholarship/ |
| Learning Disabilities | https://www.ncld.org/what-we-do/scholarships |
| FinAid | https://finaid.org/ |
| P. Buckley Moss Society Scholarship & Anne Ford and Allegra Ford Thomas Scholarships | http://www.mossfoundation.org/current_scholarships.html |
| Preply Cognitive Disabilities Scholarship | https://preply.com/en/scholarships/cognitive-disabilities-scholarship |
| Eric Dostie Memorial College Scholarship (bleeding disorder) | https://www.hemophilia.org/Eric-Dostie-Memorial-College-Scholarship |
| George H. Nofer Scholarship for Law and Public Policy | https://www.agbell.org/Connect/NoferScholarship |

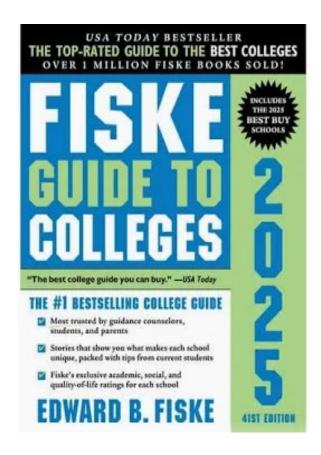
| 1800Wheelchair Scholarship | https://www.1800wheelchair.com/scholarship/ |
|---|---|
| Karman Healthcare Scholarship Fund | http://www.karmanhealthcare.com/scholarships/ |
| Medical Scrubs Collection Scholarship | https://medicalscrubscollection.com/scholarship-program |
| Murse World Scholarship | https://www.murseworld.com/scholarship |
| Rent A Knee Walker Scholarship | https://www.rentakneewalker.com/scholarship |
| SpinLife Scholarship | https://www.spinlife.com/scholarship |
| Schizophrenia Lilly Reintegration Scholarship | http://www.reintegration.com |
| Horatio Alger Association Scholarship Program | http://www.horatioalger.com |
| EpicWheelz disability-based scholarship | https://www.epicwheelz.com/pages/epicwheelz-scholarship |

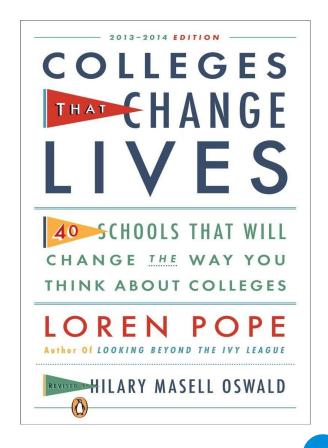
| American Council of the Blind of Texas, Inc. | https://acbtexas.org/resources/scholarships/ |
|--|--|
| American Foundation for the Blind | https://www.afb.org/about-afb/events-and-awards/afb-scholarships |
| Blind Veterans Association | https://bva.org/programs/scholarships-awards/ |
| Christian Record Services for the Blind | https://christianrecord.org/member-services/scholarship/ |
| Emma Freeman College Scholarship Fund | https://www.salighthouse.org/programs/emma-freeman-scholarship |
| Learning Ally National Achievement Awards | http://www.learningally.org/NAA |
| National Federation of the Blind | https://nfb.org/scholarships |
| National Federation of the Blind of Texas | https://www.nfbtx.org/scholarships.php |
| Auger & Auger Disabled Scholar Award | https://www.augerlaw.com/disabled-scholar-award |

| Disabled person, Inc. | https://www.disabledperson.com/scholarships/35 | |
|---|---|--|
| Google Lime Scholarship | https://www.limeconnect.com/programs/page/scholarships | |
| Health Products for You Scholarship | https://www.healthproductsforyou.com/scholarship.html | |
| For those interested in Law School | http://surgicalwatch.com/scholarship-award/ | |
| The Springboard Foundation | http://thespringboardfoundation.org/ | |
| Flora Marie Jenkins Memorial Disability Scholarship | https://disabilitydenials.com/about-us/college-scholarships/disability-scholarship/ | |
| Vitality Medical Scholarship | http://www.vitalitymedical.com/scholarship | |
| Zivadream Scholarship | https://www.zivadream.com/scholarship | |

Books to Consider







Things to keep on your planning radar...



- How to develop a comprehensive Special Needs Care Plan
- Future Care Cost Estimates
- Texas Waivers Interest Lists
- SSI & SSDI Understanding the differences and knowing when to apply
- ABLE Accounts
- Beneficiary Designations
- Special Needs Trusts How to fund them (Note: Child Support post 18 redirected to a First Party SNT)
- Start touring Residential Living Communities waiting lists can be long
- Consider Guardianship, Alternatives to Guardianship, POA, HCPOA, and Supported Decision-Making Agreement (Guardianship process can begin 6 months before turning 18)
- Post High School Education Options



Click the link for our upcoming webinars



Meet the Team at Consolidated Planning Group



Allison Schaberg
Owner/Advisor



Jeff Schaberg Owner/Advisor



Michelle Morris Advisor



Andrew Morris
Advisor









Andrew Jewesak Operations



Sarah Smithey
Operations



Meredith HaynesMarketing Director



Madi Smith
Operations



Sarah Sohail
Operations

Schedule your free Zoom consultation

- 1. Open the camera app on your phone
- 2. Hover over QR code
- 3. Click link!

281-690-1177 contact@cpgcares.net



Follow us!









THANK YOU!

Disclosures:

Securities and investment advisory services offered through Osaic Wealth, Inc. member FINRA/SIPC. Osaic Wealth is separately owned and other entities and/or marketing names, products or services referenced here are independent of Osaic Wealth.

Qualifying membership in the MDRT is based on minimum commission and gross business generated within a year.

Each MDRT status designation is granted for one year only. All members must apply every year to continue their affiliation with the Million Dollar Round Table.

