

MEDIA KIT

WHERE MENTAL ILLNESS AND FINANCES INTERSECT

Allen Giese, ChFC[®], CLU[®]
Financial Advisor, Author, and Speaker

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Allen Giese is the founding partner and President of Northstar Financial Planners, Inc., in Plantation, Florida. He is also the father of an adult son who has a mental illness. Allen knows firsthand the impact that a child's mental illness can have on a family's finances. He has made it his mission to help other parents struggling with balancing their child's needs and their family's financial well-being.

Allen started as a financial advisor in 1991, providing comprehensive wealth management services to couples and individuals. After his son's diagnosis, Allen realized just how little financial planning information was available for parents experiencing the same challenges as he and his wife. He increasingly focused on helping families with special needs, particularly mental illness, to find stable financial footing.

After seeing the difference he was making in the lives of the families he worked for, he decided to write a book, *When Mental Illness Strikes: Crisis Intervention for the Financial Plan*, to help even more families. He hopes the book will provide parents with financial knowledge and tools they need to feel peace of mind that they can and will be OK.

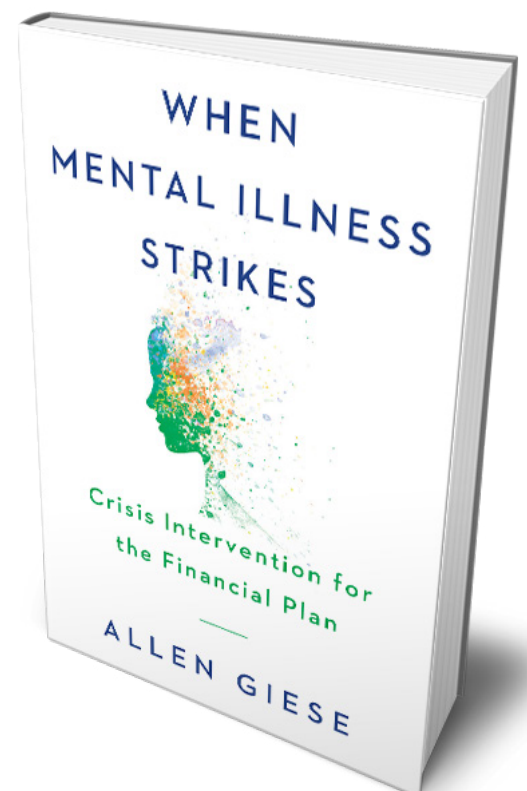
Outside of work, Allen enjoys spending time with his wife and two children. A former professional violinist, he continues to play with his musical friends. Allen is also an adventure cyclist and has made two cross-country bicycle trips. He used one of those trips to raise awareness and funds for mental health charities. He is committed to advocacy and plans to continue to lend his financial expertise to panel discussions on mental health.

WHEN MENTAL ILLNESS STRIKES: CRISIS INTERVENTION FOR THE FINANCIAL PLAN

After his son was diagnosed with a mental illness, Allen Giese quickly realized how many parents were struggling to care for their child, even sacrificing their retirement savings to do so. On a cross-country biking trip to raise awareness and money for mental health organizations, Allen spoke to families of children with mental illness. He heard stories of fear, confusion, frustration, and debt, and he decided to do something about it.

As a financial advisor and president of Northstar Financial Planners in Plantation, Florida, Allen already provided fiduciary guidance to help clients make better decisions about their money. He combined this longtime experience as a financial advisor with his expertise in the needs of families of mentally ill children to write *When Mental Illness Strikes*.

In his book, Allen outlines strategies and shares experiences to help parents avoid the financial pitfalls that come with taking care of a mentally ill child and providing for their lifelong financial security. His goal is to empower parents to plan for not only their children's futures but their own as well. He shows how to invest efficiently, create a systematic financial plan, and avoid jeopardizing a child's qualifications for SSI and health care. His insights and practical advice can provide hope to parents seeking to better provide for their mentally ill child while safeguarding their own future.



PRESENTATION TOPICS

Allen Giese is available to speak on a variety of topics related to financial planning and mental illness. His presentations include:

THE UNIQUE FINANCIAL LANDSCAPE AFTER MENTAL ILLNESS STRIKES

Parents face unique financial challenges when a child has a mental illness. Years of instability and narrowing down a diagnosis may have placed parents on precarious financial ground. Moreover, the process of finding the correct treatment can be time consuming and expensive. Allen will discuss why parents cannot ignore their finances—especially retirement—and will provide strategies to stay focused.

PARENTING THE MENTALLY ILL IN AN INFORMATION VOID

After the diagnosis of mental illness, parents face a void of financial planning information. Allen will share the results and takeaways of a study he conducted to identify the most pressing concerns and challenges for parents. He will also present strategies and tools for addressing those concerns and challenges.

A PRIMER ON GOVERNMENT BENEFITS: SOCIAL SECURITY AND MEDICAID

There are two key government benefits that parents of mentally ill dependents should be aware of but often are not: Social Security and Medicaid. Allen will address the interplay between the two programs and explain why they are essential to securing affordable health care for a child with a mental illness.

THE SYSTEMATIC FINANCIAL PLAN

Parents of a child with mental illness need a systematic approach to their finances—an approach that includes both the needs of their child and the parents' needs for retirement. Allen will share how the planning process he has developed can provide a framework for parents to invest, take advantage of planning tools like ABLE accounts, and manage important relationships, such as with attorneys.

INVESTING EFFICIENTLY

Parents of a child with a mental illness cannot afford to have inefficiency in their investment portfolios. They must be aware of the fees and financial risks they are taking so they can increase the probability that their money will last for their and their child's lifetimes. Allen will provide guidelines for identifying and avoiding inefficiency to safeguard investments.

ABLE ACCOUNTS

ABLE accounts are key to parents' ability to take care of a child with a mental illness. ABLE accounts are a type of savings account that are relatively new but offer distinct benefits. Allen will discuss those benefits, plus their interplay with other government benefits, and potential traps to watch out for.

SPECIAL NEEDS TRUST

Special needs trusts can address one of the primary concerns for parents: "Who is going to make sure the money I leave for my child will be spent on the right things?" Allen will discuss the role these trusts can play in parents' financial plans and will provide guidance for funding one.

TAKING CARE OF THE PARENT

Parents of a mentally ill child must take care of themselves—physically, emotionally, and financially. The toll that caring for a mentally ill dependent takes can be enormous, requiring a long-term-care plan for parents. Allen will discuss financial considerations as well as provide health and wellness recommendations so parents can help ensure their own well-being.

THE FINANCIAL ADVISOR AT 30,000 FEET

The ramifications for parents trying to manage their own financial planning can be severe. Allen will discuss what to look for in a financial advisor (empathy is essential) and provide guidelines for identifying advisors who can meet the unique needs of parents with a mentally ill child. He'll also describe the financial planning process, identifying the issues most relevant for parents.

Contact **Allen Giese** today to schedule a speaking engagement.

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