

THE B&B ALERT

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**BEGLEY &
Bookbinder, PC**
ATTORNEYS AT LAW
COMMITTED TO EXCELLENCE
Specializing in Elder & Disability Law

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WIEGNER AND RISBERG HELP FAMILIES WITH FINANCIAL PLANNING AND INVESTMENTS

Wealth Management Advisors Jean M. Wiegner and Eric D. Risberg, of Merrill Lynch's Princeton, NJ, office, bring more than 40 years of combined financial planning and investment experience to their work with special needs families. Jean is a Vice President and Senior Financial Advisor. Eric holds the certifications CFP® (CERTIFIED FINANCIAL PLANNERSM), CFM (Certified Financial Manager) and CAP (Chartered Advisor in Philanthropy) and is fluent in Spanish and Portuguese.

“We deliver high-level wealth management, estate planning and asset allocation guidance to individuals, families, corporations and nonprofits,” notes Eric. “Families with special needs situations appreciate that we draw on those same disciplines to help them preserve their loved ones' quality of life.”

An Integrated Approach

For Jean and Eric, the process of addressing special needs *financial* concerns begins with a comprehensive written plan that includes a special needs assessment – and use of an innovative Special Needs Calculator to pinpoint funding goals. “As a full-service financial team, we provide a holistic approach to the client's financial situation,” Jean explains. “That means bringing our expertise and understanding to the special needs issues while also ensuring that strategies put in place on behalf of a disabled loved one are properly integrated with concerns such as retirement, estate planning and philanthropic planning.” Additionally, for families that establish a Special Needs Trust, Jean and Eric serve as investment advisors, providing guidance in accordance with the Prudent Investor Act.

As necessary, Jean and Eric give client's access to Merrill Lynch specialists in areas such as insurance and trusts. They also work closely with clients' elder and disability law attorneys, SNT trustees and disability organization representatives. Both believe this type of teamwork approach is critical in special needs situations to ensure that families receive comprehensive and well-coordinated solutions.

In addition to their work with clients, Jean and Eric demonstrate an ongoing commitment to the New Jersey disability community through their involvement with nonprofits and government agencies serving special needs families as well as the aged and indigent. Jean has served on the board of Planned Assistance Network of New Jersey and currently is on the State of New Jersey

Governors' Council on the Prevention of Mental Retardation and Developmental Disabilities and the Advisory Committee of the Association for the Advancement of Mental Health. Eric is involved in several local non-profit organizations, including HomeFront, the Greenwood House and the Princeton Area Community Foundation.

To contact Jean and Eric at the Merrill Lynch Private Client Group, 7 Roszel Road, 4th Floor, Princeton, NJ 08540: Tel.: (609) 243-7943; Toll-free: (800) 756-5830; e-mail: Jean_M_Wiegner@ml.com, Eric_D_Risberg@ml.com



Begley & Bookbinder, P.C. is a law firm that specializes in Elder & Disabilities Law. We are based in Moorestown, NJ, with offices in Stone Harbor & Lawrenceville.

If you have any comments, e-mail us at ccaruso@begleylawyer.com

Our web site contains a library of firm newsletters, articles, on-line forms for Medicaid, Estate Planning and Guardianship, as well as our upcoming speaking engagements, our products, and other relevant information.

If you are interested in having an Elder & Disabilities Law Attorney from Begley & Bookbinder speak at an event, please contact Colleen Caruso at (856) 787-4237.

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