



Disability Advisory Service (DAS)

Treating clients like our own siblings

OVERCOMING A PERFECT STORM: TRAUMATIC INJURY, LEGAL STRESS & SUDDEN WEALTH

A GUIDE TO OVERCOMING & THRIVING:

- All three challenges share some common symptoms that can compound each other: Anxiety, loss of control, isolation, family conflicts, uncertainty, unknown territory, and more
- Reaching for happiness through spending rather than resolving the underlying fear or pain is common
- Recovering and stabilizing after trauma and stress is critical to long-term financial health
- The below checklist is a collection of knowledge from those in the disability community you may find beneficial as you navigate your journey

CHALLENGES & SYMPTOMS

1. TRAUMATIC INJURY

- Shock
- Denial
- Confusion
- Difficulty concentrating
- Anger, irritability, mood swings
- Anxiety and fear
- Guilt, shame, self-blame
- Withdrawing from others
- Feeling disconnected or numb

2. LEGAL STRESS

- Overwhelmed by decisions
- Fear of making mistakes
- Sleep problems
- Anxiety
- Restlessness
- Lack of motivation or focus
- Irritable or angry
- Sadness or depression
- Feeling of loss of control

3. SUDDEN WEALTH

- Money-related ruminations
- Ticker shock (market obsession)
- Anxiety
- Identity confusion
- Feeling financially invincible
- Feeling isolated
- Too generous
- Guilt
- Paranoid thoughts

SOLUTIONS FOR OVERCOMING

1. TRAUMATIC INJURY

- Be your own best advocate, communicate with your doctors openly and honestly
- Seek multiple medical opinions when needed; complex problems sometimes take additional perspectives
- Work through the 5 Stages of Grief; <https://grief.com/resources/#>
- If possible, get moving; exercise or physical activity are wonderful for the soul
- Don't isolate; engage family and friends for support and joy
- Try self-care: yoga, meditation, professional counseling, faith-based resources
- Look for community groups for people facing similar challenges
- Be patient with yourself and your situation; a journal record may provide medical and emotional benefits



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2. LEGAL STRESS

- Seek clear understanding of risks, expectations, and timing
- Avoid controllable stressors
- Realize your limitations on things you cannot control; practice letting go
- Prioritize the important relationships in your life
- Share your feelings with someone trustworthy
- Mindfully strive for a positive attitude; you can shape your own perspective
- Eat healthy quality foods
- Exercise, activities & nature are helpful
- Disconnect when possible and reset

3. SUDDEN WEALTH & BUILDING A SUCCESSFUL FINANCIAL FUTURE

Consider engaging a qualified financial services company to guide you

- Pause - Honeymoon phase, let it soak in (6 months - 1 year)
 - It is great to celebrate, but large purchases rarely create substantial lasting happiness.
 - What can you do that is small but satisfying?
- Reflect - Build a new life vision
 - What things in life make you happy? How can you re-engage with those passions?
 - What are the core needs in your life?
 - What are the core wants in your life?
 - What are your new associated medical / life costs from your injury?
 - What are the ongoing costs associated with purchases? For example, vehicle, housing, etc....
- Budget – What can you afford over your lifetime
 - Build a multi-year or even multi-decade holistic financial plan
 - Can you commit to living on the expected income from your investments?
 - If not, when will you run out of money? Is that acceptable? How can you reshape your needs vs. wants?
 - What government assistance programs can help you, if any?
- Privacy - Keep wealth on a "need to know" basis to prevent relationship and family complications
 - Who needs to know about your settlement? Who doesn't?
 - How will you deal with friends and family who ask for access to your resources? Practice saying no.
- Education - "Ticker Shock" is real; over-watching your portfolio can cause too much stress
 - Start learning about normal market behavior and fluctuations.
 - Let your expert advisors work on your behalf; experience and emotional separation is valuable.
- Protect - Risk mitigation via legal tools and prudent portfolio diversification
 - Work with your legal team to consider if a Special Needs Trust is the correct legal entity for you.
 - Understand your risk tolerance (preservation strategy) - utilizing bonds, non-market correlated assets, annuities, other alternatives as needed.
 - Consult a disability specialized insurance group and build a plan to protect your assets & medical devices.

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