Strategies

Estate Planning For Families of Children With Special Needs

MetDESK™
The Division of Estate Planning For Special Kids

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Parents of children with special needs, no matter what age or disability have many serious questions about how best to provide for their child’s future well-being. As a parent of a child with special needs, you face unusually difficult planning decisions regarding the future well-being of your child. The most important of those being how to provide for future care and services after you are gone.

Critical Issues that Must be addressed:

1. How to protect future government benefit eligibility for Supplemental Security Income (SSI) and Medicaid?
2. Ways in which a special needs trust can provide lifetime care while still preserving government benefit eligibility?
3. Choice of trustee, guardian, conservator, or client self-determination and advocacy training if appropriate.
4. Appropriate funding vehicles to fund a special needs trust, including life insurance.

This planning process begins with a complete review of your child’s needs, future care plans, assessing of government benefit eligibility, and finally a review of your family’s current financial and legal plans.

The next step is to review the various planning options available and make recommendations for implementation.

Finally, we will make referrals to other knowledgeable professionals whenever possible.

Families have been turning to MetLife for over 130 years to provide for their financial future. Working in cooperation with knowledgeable professionals with an expertise in special needs planning, we can help you implement a plan that meets the future care needs of your child with special needs.

• MetLife’s strength is legendary
• Leading provider of insurance and other financial services to individual and group customers
• Serves approximately nine million individual households in the U.S. and companies and institutions with 33 million employees and members
• MetLife has international operations in 11 countries
• Over $276.8 (most up-to-date figure) billion of assets under management
• For more information about MetLife, please visit the company’s Web site at www.metlife.com.

• MetDESK™ MetLife’s Division of Estate Planning for Special Kids can assist you with the very complicated process of planning for the future of your child with special needs. Whether your child is five months old or 60 years old, our trained specialists can help you navigate through the many financial and legal issues that are involved in providing lifetime care.

• 1-877-MetDESK (1-877-638-3375)
• MetLife Financial Services is the three time winner of the National Business & Disability Council’s Valued Customer Gold Award of Honor for its MetDESK™ Division.
• For more information on MetDESK™ please visit our web site at www.metlife.com/desk.