

# Special Needs Planning

Financial Education



## MetLife



Planning  
services for  
caregivers with  
special needs  
dependents.

While the education we provide in our workshops is relevant to all employees, some employees may require more specialized planning assistance.

### **SPECIALIZED SOLUTIONS FOR SPECIAL NEEDS**

As part of the PlanSmart® financial education series, MetLife offers comprehensive planning assistance to help employees understand the legal and financial complexities of special needs planning. As a nationally known leader in special needs planning, MetLife has the experience to provide your employees with the information they need to help secure a lifetime of care, quality of life, and financial freedom for dependents with special needs — as well as peace of mind for themselves.

The service from the MetLife Center for Special Needs Planning<sup>SM</sup> is available to your company and your employees at no additional charge.

### **VALUE TO YOUR COMPANY**

Regardless of the age or disability of the dependent, loss of work time may result for the families that are caring for them. Not only does MetLife's program help alleviate the pressures of difficult planning decisions, it can also help prevent time away from the workplace.

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## VALUE TO YOUR EMPLOYEES

Many employees are faced with a special needs situation in their family (whether it is their own children, siblings or other relatives). They may not recognize all the planning issues, and may not know who to turn to for help. MetLife's Special Needs Planners can help in planning for the future financial well-being of their special needs dependent.

## OUR WORKSHOP SERIES ADDRESSES

### CRITICAL PLANNING ISSUES

The MetLife Center for Special Needs Planning<sup>SM</sup> helps educate through a series of two workshops that address critical issues such as:

- protecting eligibility for government benefits such as Supplemental Security Income (SSI) and Medicaid;
- creating special needs trusts while still preserving government benefit eligibility; and
- selecting appropriate funding vehicles to fund special needs trusts, including life insurance, and choosing a trustee, guardian or conservator.

### OUR WORKSHOPS FOCUS ON SPECIALIZED PLANNING NEEDS

- **Your Dependent With Special Needs: Making Their Future More Secure.** This is designed for care givers of special needs children and covers the critical issues listed above. Taking steps now can help manage a loved one's well-being today and tomorrow.
- **10 Basic Financial Steps for Special Needs Caregivers.** This workshop addresses 10 basic steps to help caregivers get started in preparing for the financial future of their dependent with special needs. It covers critical issues such as applying for government benefits for Social Security and Medicaid, creating a Special Needs trust, the importance of a Will and considering a Letter of Intent.

The workshops are delivered by MetLife's Special Needs Planners — dedicated financial services representatives who receive extensive ongoing training for special needs

planning. They can provide referrals to local experts that provide support and service to the special needs community. Additionally, many of our Special Needs Planners have a dependent or close relative with special needs.

In addition to the workshops, your employees may also request a personal consultation with one of our MetLife Special Needs Planners to discuss their specific circumstances and individual goals.

## COMPREHENSIVE SUPPORT SERVICES

MetLife has focused substantial resources on the financial concerns of families with dependents with special needs. Committed to addressing these financial needs, the MetLife Center for Special Needs Planning<sup>SM</sup> provides a number of additional services that your employees can access:

- **Special Needs Planning Calculator**, a valuable online tool, helps caregivers of dependents with special needs estimate their dependent's potential income from wages, government benefits or other sources, as well as estimating future expenses for housing, transportation and day-to-day living.
- **Easy Website Access** for setting up appointments or scheduling workshops via MetLife's employee benefits website, MyBenefits.
- **Toll-free Customer Service Line:** 1-877-638-3375
- **Informational Materials** such as brochures, flyers, newsletters and e-mail communications.
- **Access to Our National Nonprofit Partners**, which are some of the leading advocacy organizations in the U.S., including The Autism Society, The Arc, United Cerebral Palsy and Tuberous Sclerosis Alliance, to name a few.

Our Special Needs Planning resources provide your employees with critical information and tools that will help them with the specialized financial planning they need.

Contact your MetLife representative or visit [www.metlifeplansmart.com/solutions](http://www.metlifeplansmart.com/solutions) for more information about this valuable program.

MetLife and its representatives do not provide legal or tax advice. Employees should consult their attorney or tax advisor for such guidance.

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