

Imagine for a few moments that you can no longer care for your child due to your own illness or death. Will your child be able to maintain the same quality of life that they now enjoy?

Some of the key questions that should be addressed to answer this broader question are as follows:

- | | | |
|------------------------------|-----------------------------|--|
| <input type="checkbox"/> Yes | <input type="checkbox"/> No | Do you have a written plan (“Letter of Intent”) to let others know what you want in the future for your child? |
| <input type="checkbox"/> Yes | <input type="checkbox"/> No | Have you asked someone to be a guardian/advocate for your child when you cannot? |
| <input type="checkbox"/> Yes | <input type="checkbox"/> No | Do you understand all the government benefit programs available to your child for health care and supervision? |
| <input type="checkbox"/> Yes | <input type="checkbox"/> No | Do you have current wills that exclude your multiply disabled child by name? (IF NOT, then any funds received may have to be “spent down” to qualify for various government benefits). |
| <input type="checkbox"/> Yes | <input type="checkbox"/> No | Do you have a “Special Needs Trust” to receive and manage all current and future resources? (Only this kind of trust with very specific provisions will protect and preserve your child’s assets). |
| <input type="checkbox"/> Yes | <input type="checkbox"/> No | If you have a “Special Needs Trust,” is it a “living” trust? |
| <input type="checkbox"/> Yes | <input type="checkbox"/> No | Have you earmarked a specific fund or life insurance to ensure the quality of life you want for your child? |
| <input type="checkbox"/> Yes | <input type="checkbox"/> No | Have you met with friends, relatives, and care providers to let them know about your plans? (This is necessary to prevent a relative from inadvertently giving money directly to your child). |
| <input type="checkbox"/> Yes | <input type="checkbox"/> No | If you have a “Special Needs Trust,” have you structured your plans so that NO retirement funds are payable to your trust? |
| <input type="checkbox"/> Yes | <input type="checkbox"/> No | If you have done some planning, have you worked with an individual or organization that specializes in financial planning for children with special needs? |
| <input type="checkbox"/> Yes | <input type="checkbox"/> No | Have you completed a basic financial and trust fund analysis to determine adequate funding requirements for a “Special Needs Trust”? |
| <input type="checkbox"/> Yes | <input type="checkbox"/> No | Do you sincerely believe that you have explored all of your options, and therefore have done everything possible to ensure quality of life for your special needs child? |

If you cannot answer “yes” to all the above questions, you may have serious deficiencies in your financial and estate plan as it applies to your child with special needs. We urge you to create a financial plan for your child’s future and receive professional legal guidance.