



FERRIS FINANCIAL, LLC

HELPING YOU PLAN, PROTECT & PROSPER



## ***Issues to Consider...***

- | Yes                      | No                       |   |
|--------------------------|--------------------------|---|
| <input type="checkbox"/> | <input type="checkbox"/> | Have you selected a guardian to care for your child – or, dependent with special needs -- when you are no longer able to do so; and, have you executed the necessary legal documents? |
| <input type="checkbox"/> | <input type="checkbox"/> | Have you written a LETTER OF INTENT to express your wishes for how your loved one with special needs will be cared for in the future?   |
| <input type="checkbox"/> | <input type="checkbox"/> | Are you familiar with the government benefits available for your child; and, are you clear about the standards that must be met for your child to qualify for these benefits?         |
| <input type="checkbox"/> | <input type="checkbox"/> | If friends or family have included your child in their wills, are you sure the bequests will be handled in such a way that your child does not lose valuable government benefits?     |
| <input type="checkbox"/> | <input type="checkbox"/> | Do you have a will that was specifically drafted with special considerations and provisions concerning your loved one with special needs?   |
| <input type="checkbox"/> | <input type="checkbox"/> | If something happens to you today, are there adequate funds to care for your child for the rest of his or her life?   |
| <input type="checkbox"/> | <input type="checkbox"/> | Have you earmarked specific funds or life insurance for your child, and is that funding properly characterized so as not to disqualify your child from government benefits?           |
| <input type="checkbox"/> | <input type="checkbox"/> | Does your estate attorney and other advisors specialize in planning for families with dependents with special needs?  |
| <input type="checkbox"/> | <input type="checkbox"/> | Has an attorney drafted a SPECIAL NEEDS TRUST to protect your child's interests; and, have you determined that adequate funding is available for the trust?                           |
| <input type="checkbox"/> | <input type="checkbox"/> | Are you certain your child will have the quality of life you want for him or her?   |

If you checked "no" to any of these questions, you may have gaps in your special needs planning. Your New York Life agent can help design, fund and implement comprehensive plans for your special needs child.



FERRIS FINANCIAL, LLC

*HELPING YOU PLAN, PROTECT & PROSPER*



**Ferris Financial, LLC**

**Matthew Ferris\*, MBA**

150 E. Mound Street, Suite 301, Columbus, OH 43215

Phone: (614)227-7090

msferris@ferris-financial.com

\*Registered Representative offering securities through NYLIFE Securities LLC, Member FINRA/SIPC, a Licensed Insurance Agency, (150 E. Mound Street, Suite 301, Columbus, OH 43215). Financial Adviser offering investment advisory services through Eagle Strategies LLC, a Registered Investment Adviser. Member Agent of The Nautilus Group®, a service of New York Life Insurance Company. Ferris Financial, LLC is not owned or operated by New York Life Insurance Company or its affiliates.

This tax-related discussion reflects an understanding of generally applicable rules and was prepared to assist in the promotion or marketing of the transactions or matters addressed. It is not intended (and cannot be used by any taxpayer) for the purpose of avoiding any IRS penalties that may be imposed upon the taxpayer. Ferris Financial, LLC as well as New York Life Insurance Company, its agents and employees may not give legal, tax or accounting advice. Please consult your own professional advisors before implementing any planning strategies.

This information was produced by New York Life Insurance Company and provided as a courtesy by Matthew Ferris. © 2016 New York Life Insurance Company. All rights reserved. SMRU 1583339 (exp. 3.31.2019)

Matthew Ferris CA Insurance License Number 0K38071