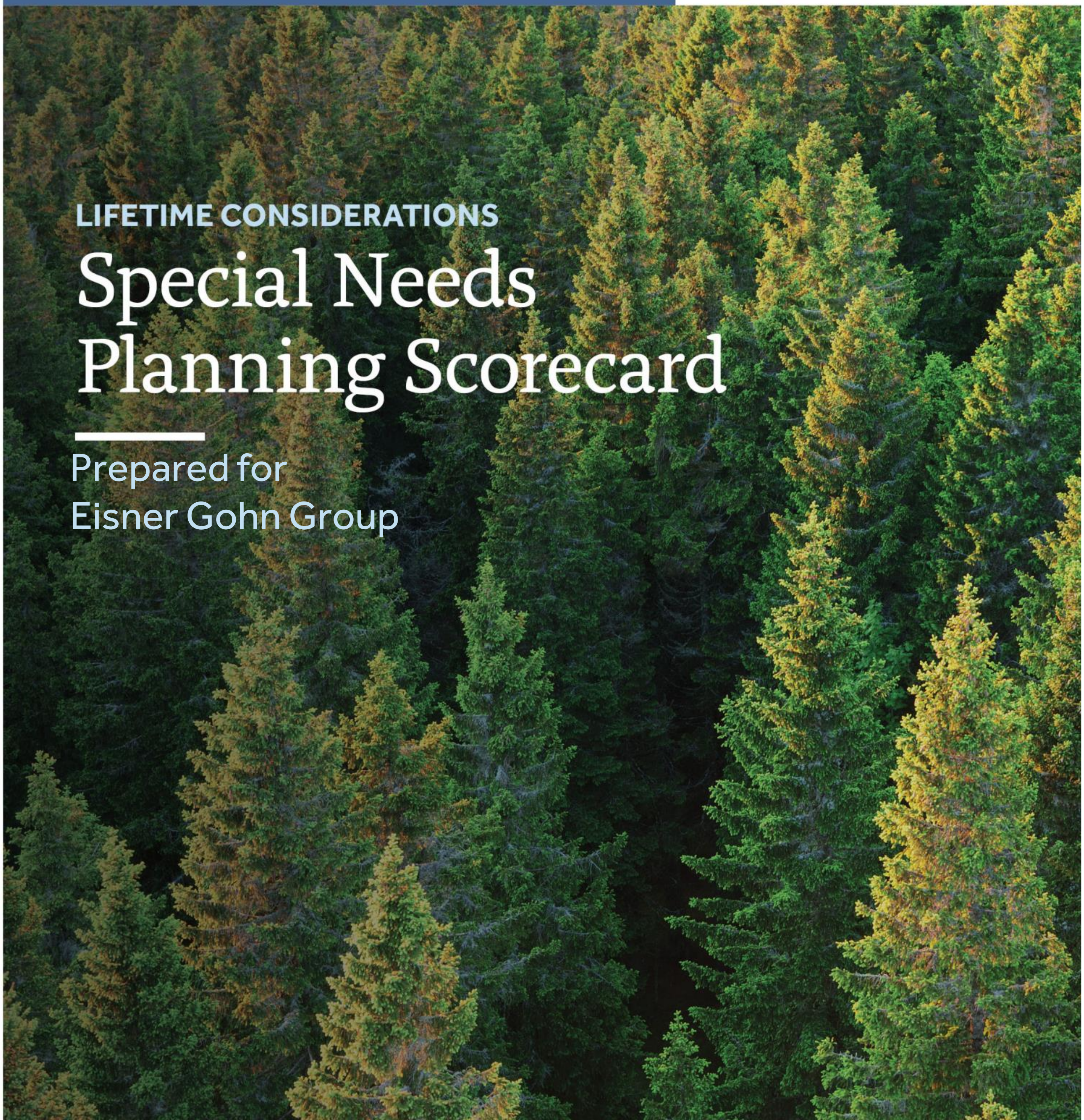
Eisner Gohn Group LLC
Life Assurance begins here.®



LIFETIME CONSIDERATIONS

Special Needs Planning Scorecard

Prepared for
Eisner Gohn Group

Special Needs Planning Scorecard

Have you taken the appropriate steps to ensure your loved one with special needs will be cared for when you can no longer do so? Below are some thoughts to consider. Please rate them using the scale below.

Score 1: **Opportunity** — **Score 10:** **Strength**

Score

Guardianship

I have selected a guardian to care for my loved one with special needs when I can no longer do so, and I have considered whether guardianship is needed when he/she reaches the age of majority.

Formally appointing guardians and successor guardians ensures continuity for your loved one's care.

Score

Trust

I have established a special needs trust for my beneficiary with special needs.

A special needs trust can hold assets for the benefit of an individual with special needs while preserving his/her access to government benefits.

Score

Letter of intent

I have written a letter of intent to express my wishes for how my beneficiary with special needs should be taken care of in the future.

A letter of intent is a document written by caregivers that can serve as a "road map" for the ongoing care of an individual with special needs, and may include his/her likes and dislikes, and a caregiver's goals and wishes for the individual with special needs.

Score

Government benefits

I am familiar with the government benefits available to my loved one, and I understand the standards that must be met for him/her to qualify for those benefits.

There are many government programs, both state and federal, and each state's administration differs. It is important to understand all benefits available to an individual with special needs since government benefits are often an important component of protecting his/her ongoing care.

Score

Will

I have a will that was drafted with special consideration and provisions concerning my beneficiary with special needs.

Certain provisions must be in the will for assets to pass to a special needs trust.

Score

Adequate funds

If something happens to me today, there are adequate funds to care for all my beneficiaries, including my beneficiary with special needs.

In addition to the basic support your other beneficiaries will require, individuals of all ages with special needs may require funds for a variety of expenses, from basic pleasures (like going to the movies) to more costly expenses (like vacations). Each individual with special needs is different, and, for some, this funding may need to last a lifetime.

Score

Ensure intended quality of life

I am certain that I have ensured my loved one will have the quality of life that I want for him/her.

Special needs care can prove expensive. Unexpected economic events or unanticipated care costs can create additional funding issues. It is always better to have excess resources—ensuring the care and protection of individuals with special needs rather than underfunding their ongoing needs.

Score

Needs of other family members

I have considered the needs of my other family members.

Caregivers of persons with special needs often focus their efforts and attention on that individual; however, it is important to consider the needs, including non-financial needs, of other children and beneficiaries. Neglecting to consider all of your beneficiaries can create intra-family conflict.

Score

Advice

I have sought professional legal and financial advice.

Financial and estate planning can be overwhelming. It is important to work with a good team of advisors that have taken the time to understand your particular situation. Your team may include your financial planner, attorney, accountant, insurance professional, and social workers.

Total Score

75-90

My strategy is in excellent condition. I have protected my loved one by utilizing trusts, wills, and financial strategies designed to protect his/her ongoing care needs.

65-70

My strategy is in adequate condition. Though I have taken steps to protect my loved one, some additional protection, including trusts, wills, and financial strategies, should be considered.

55-65

There may be some challenges protecting my loved one. Some of the identified areas, including trusts, wills, and financial strategies, should be addressed immediately.

<55

Currently, I may not have the appropriate strategy in place to protect my loved one. I should strongly consider beginning the special needs planning process immediately.

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