



For Special Needs Children

We all want the best for our children. If you're the parent, grandparent, or guardian of a child with special needs, you have to be even more vigilant about that care and protection. Plus, you face unusually difficult financial planning decisions about your child's future and well being. The most difficult question you may face is "Will my child be properly protected and cared for when I'm gone?"

MetDESK[®], MetLife's Division of Estate Planning for Special Kids, can answer that question by helping you navigate the complex maze of legal and financial decisions you face. With MetDESK's assistance, you can help ensure a lifetime of quality care and financial stability for your child or other dependent with special needs.

Special needs planning is *different*—and *more complex*—than general financial planning

Did you know that Federal law states that if you leave any assets *over \$2,000* to someone with special needs, that person *automatically loses eligibility for most government benefits*? MetDESK's national network of dedicated specialists understands that special needs planning takes careful consideration and in-depth knowledge of many different legal and financial aspects of these processes. With their help, you can make informed decisions to:

- Choose a trustee, guardian, conservator, or client self-determination and advocacy training if appropriate
- Protect future government benefits
- Identify the best financial methods to fund a special needs trust

You are not alone!!

With 7 out of 10 Americans directly impacted by a disability or have a family member, friend or associate who has a disability*, you are most certainly not alone. And, MetDESK specialists will guide you through a comprehensive planning process to address all of the complex issues and provide access to:

- On-site educational workshops
- Free one-on-one assistance
- Bimonthly newsletters
- Online access to the latest information at www.metlife.com/desk

The expertise of MetDESK Specialists, the strength of MetLife

As a mother of two daughters with special needs, Nadine O. Vogel, Met**DESK** founder, battled her way through various systems to find the right resources to ensure lifetime care and quality of life for her children. Her firsthand knowledge and experience are part of what makes Met**DESK** so unique. In fact, 70% of Met**DESK** specialists are either parents of children with special needs or have close relatives with special needs. And, *only* Met**DESK** offers a dedicated network of specialists who are financial services representatives with a wealth of knowledge and the MetLife tradition of integrity and trust behind them.

For more information on how Met**DESK** can help you protect and plan for your child or dependent's future, please call toll-free **1-877-MetDESK** (1-877-638-3375), **1-800-GET-MET8** (1-800-438-6388) or visit www.metlife.com/desk.

***President's Committee on Employment of People with Disabilities**