

# MetLife's Division of Estate Planning for Special Kids



**MetLife®**



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FINANCIAL  
FREEDOM  
FOR  
EVERYONE





**MetLife's  
Division of  
Estate  
Planning  
for Special  
Kids**

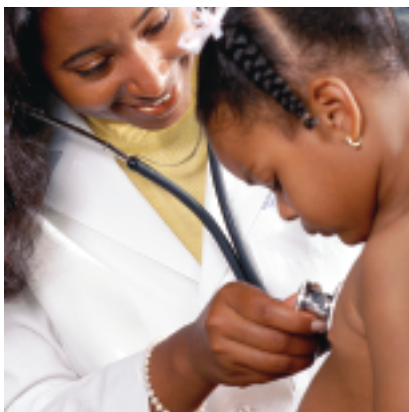
# MetDESK<sup>®</sup>

MetDESK is MetLife's Division of Estate Planning for Special Kids and was founded to extend MetLife's traditional commitment of public service to families with children of any age, from infant to senior, who have a disability.



MetDESK is committed to helping families through the maze of legal and financial complexities surrounding planning for the future of children

and other dependents with special needs. Working with a qualified legal advisor, your MetDESK Specialist can help you secure lifetime care and quality of life for your child or other dependent with special needs. Your Specialist will help you build financial freedom and protection for your loved one, even for when you may no longer be there to serve as an advocate.



# MetLife's Division of Estate Planning for Special Kids

## The MetDESK Team

The MetDESK team has deep roots in advocacy. Many of our associates have first hand knowledge of special needs planning issues. In fact, over sixty percent of MetDESK Specialists from around the country are either parents of children with special needs or have close relatives with special needs.

## Your MetDESK Specialist Can Help

Parenting a child with special needs takes special planning. Particular needs will always be present and you must consider and prepare for them. Taking steps now can help arrange for your child's well being today and tomorrow.

Special needs planning can be very complex, therefore MetDESK offers extensive training and continuing education that is unparalleled in the industry. Our training sessions, conducted by nationally renowned experts, help your Specialist keep pace with the constant changes in federal and state government.

Your MetDESK Specialist will work with you and a qualified attorney to ensure that the right financial strategies are in place. You will be guided on how to see to it that your child or other dependent with special needs remains eligible for government benefits without depleting assets. Your Specialist is dedicated to providing a service that's both meaningful and unique to your situation.

## Critical Issues That Must Be Addressed

1. Protecting future government benefit eligibility for Supplemental Security Income (SSI) and Medicaid
2. Ways that a special needs trust can provide lifetime care while still preserving government benefit eligibility
3. Choice of trustee, guardian, conservator or client self-determination and advocacy training, if appropriate
4. Appropriate funding vehicles to fund a special needs trust, including life insurance

This process begins with a complete review of your dependent's needs and future care plans, assessing of government benefit eligibility and, finally, a review of your family's current financial and legal plans.

The next step is to review the various options available and the recommendations for implementation. Finally, we will make referrals to other knowledgeable professionals whenever possible.

we build financial  
for

## METDESK NATIONAL NON PROFIT PARTNERS

- THE ARC
- UNITED CEREBRAL PALSY
- NATIONAL DOWN SYNDROME SOCIETY
- AUTISM SOCIETY OF AMERICA
- NATIONAL ORGANIZATION FOR RARE DISEASES
- HUNTINGTON'S DISEASE SOCIETY OF AMERICA

## About the MetLife Family of Companies

Families have been turning to MetLife for over 130 years to provide for their financial futures. Working in cooperation with knowledgeable professionals who have expertise in special needs planning, we can help you implement a plan that meets the future care needs of your child or other dependent with special needs. The MetLife family of companies has become unequalled in the industry:

- Providing benefits to 88 of the top 100 Fortune 500\*
- Serving over 70 million customers worldwide\*
- Ranking 35th in the Fortune 50\*

\*Source: MetLife

1 freedom  
everyone.



For more information  
about MetDESK, please  
call 1-877-MetDESK  
(1-877-638-3375)  
or visit our Web site at  
[www.metlife.com/desk](http://www.metlife.com/desk).

**YOUR METDESK SPECIALIST CAN ADDRESS THE FOLLOWING IMPORTANT ISSUES:**

- Government Benefit Eligibility
- Guardianship and Conservatorship/Guardian Ad Litem
- Creating a Letter of Intent
- Financial Security and Funding Options

FOR MORE INFORMATION ABOUT METDESK, PLEASE CALL 1-877-METDESK (1-877-638-3375)  
OR VISIT OUR WEB SITE AT [WWW.METLIFE.COM/DESK](http://WWW.METLIFE.COM/DESK).

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