SPECIAL PLANS FOR A SPECIAL LIFE.

If you are like most people you probably have not properly addressed the future financial care of the special needs individual in your life. The fact is, most people have not written a will or taken the steps needed to take care of the individual's future financial security. Why is this so important now? If your special needs child or other individual is unlikely to ever realize financial independence, then starting the planning now is essential to their future well-being.

A special needs child is not something you planned for. Yet, somehow, you took on the challenge and soon discovered all the blessings that came with your gift. Your child has shaped your life in ways you never anticipated. You have a special life.

Annette Hammortree, a founding principal of Hammortree Financial Services, understands this. Her son has cerebral palsy. Because of him, she has dedicated much of her career to helping protect the financial futures of the physically and mentally challenged. "Protecting their future is the one goal all of us involved share," says Annette. "But with all the other demanding needs, financial planning is one area that parents tend to put off too long."

There are many legal, tax and other life planning issues such as future trustees, government benefit options, a "letter of intent," proper beneficiary designation, housing and residence preferences, trust funds, commingled savings accounts, and medical care preferences are just a few of the things often overlooked.

"Forget me not" brings together all of the financial planning needed to secure the future life of your special needs individual. The-Forget-Me-Not special needs financial planning program is available only through Hammortree Financial Services, an organization dedicated to wealth preservation and asset protection.

The special needs financial advisors at Hammortree Financial Services have been providing life-planning services for special needs families for over 25 years. They are here to help you understand the options available to you. To address your concerns. To serve the individuals' best interest. To help you make the best possible financial decisions in the life planning process.

Protecting their quality of life, for the rest of their life, is something you can plan... now. For more information or to schedule a complimentary workshop for your school, organization, or support group call 1-815-788-7420 or 847-701-2301 or visit our website **www.hammortreefinancial.com**

MEMBER OF THE ACADEMY OF SPECIAL NEEDS PLANNERS

FORGET-ME-NOT
LIFE PLANNING SERVICES

CHECKLIST FOR YOU AND YOUR SPECIAL NEEDS INDIVIDUAL

- ❑ Do you or your spouse have a vision of how your child will live if both of you are not around?
- ❑ Have you identified a Guardian, Conservator, or Trustee for your child?
- ❑ Do you have a complete understanding of Supplemental Security Income (SSI) or Social Security Disability Insurance (SSDI) government benefits?
- ❑ Have you begun setting aside money for your child with special needs?
- ❑ Do you have a written Letter of Intent?
- ❑ Are either children with Special Needs or children without special needs being excluded in your will?
- ❑ Do you have a Special Needs or Supplementary Trust set up to preserve government benefits?
- ❑ Have provisions been made to fund these trusts with assets or insurance?
- ❑ Have you coordinated your special needs planning with other relatives?
- ❑ Have you done everything possible to protect your child's financial future?
- ❑ Have you planned where your special needs child will live if you are not around?
- ❑ Will your child be able to earn enough to care for himself or herself?
- ❑ Will your child have adequate health insurance?

We encourage you to review this list with your special needs advisor.

Hammortree Financial Services

...creating peace of mind

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