

Hope Is Not a Plan!

By: Gwendolyn A. Faulkner

If you are the primary caregiver or point person for a loved one with a disability or other special needs, it's important that you have a life care plan in place to help ensure that their care will continue if you yourself are faced with a personal emergency or extended illness. What will happen to your loved one's quality of life if you are not able to oversee the details, even for a short time? Who will step in at your death or if you are ill to make sure that your child or loved one has those "extras" that are so critical to his or her quality life, such as certain equipment, outings and activities, a special treat. Having a backup plan in place for these contingencies is as important as planning for the day-to-day care for your loved one.

Without such planning, it is possible that your state and/or federal government will make the decisions about benefits, medical care, finances, living arrangements, custodians and guardians. Parents of special needs children know that this is not an acceptable option. If you knew that your wishes for your child could be communicated and followed with just a few simple steps, would you take those steps?

Gwen Faulkner began to dedicate her practice to the special needs community five years ago. More than 50% of her practice is now spent working with families and a team of professionals to help design a life care plan to help better their children's future. She recently teamed up with Terri McDermott CFP® ChFC CLU from First Financial Group, who also recently earned the Special Care Planner designation. Terri has many years' experience in financial services and as a dedicated volunteer in the community; she is particularly committed to providing financial education to the underserved. Gwen and Terri make a great team and together have the resources and credentials to work with special needs families in the states they are properly licensed.

Special CareSM is an exclusive MassMutual program that provides access to resources, specialists, product, services and Special Care Planners.

Protecting your greats asset... your income.

- Disability Income Insurance
- Retirement Contribution Protection
- Business Overhead Expense Insurance
- Long Term Care Insurance

Life Care Planning Process for the disabled.

- SpecialCareSM Kits
- Resources for the Disabled
- Life Insurance



Special Needs Planning
Special Needs Trust Services*

Other Services Include:

Asset Management
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Financial Strategies for Women

SpecialCareSM Resources: Free to Parents

"2008 Resource Guide

"With Open Arms" financial planning guide from Easter Seals

"Making Plans" financial planning guide from the National Down Syndrome Society

"Trial Subscription to Exceptional Parent Magazine

"Letter of Intent CD

Feel free to contact Gwen Faulkner at 856-673-4045 or visit us on our website:
www.Faulkner-Financial.com

**Trust services can be funded by The MassMutual Trust Company, FSB, a wholly-owned stock subsidiary of MassMutual, or seek trust services from other sources.*

The Special Care Planner receives advanced training and information in estate and tax planning concepts, special needs trusts, government programs, and the emotional dynamics of working with people with disabilities and other special needs and their families.

The certificate program is offered by The American College in Bryn Mawr, PA, exclusively for

Massachusetts Mutual Life Insurance Company (MassMutual) financial professionals. State insurance departments recognize that the Special Care Planner certificate program provides essential information on the profession of special care by granting continuing education (CE) credits (varies by state).

MassMutual's SpecialCare program provides access to information, specialists and financial products and services that can help improve the quality of life for people with disabilities and special needs.

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