

# SpecialCare<sup>SM</sup>



A program that offers access to information and resources to families with dependents, of any age, who have a disability.

## OUR MISSION

is to help educate families and caregivers of people with special needs about the importance and steps in creating a life care plan to help provide a secure financial future.

<sup>1</sup> The Special Care Planner title is used by financial professionals with Massachusetts Mutual Life Insurance Company (MassMutual) who have received 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.

A Life Care Plan is a coordinated program of future care planning, financial, and legal strategies for people with disabilities and their families. A Life Care Plan continually changes throughout an individual's lifetime and is provided by a team that may include your legal and tax advisors as well as insurance and investment professionals.

The information provided is not written or intended as specific tax or legal advice. MassMutual, its subsidiaries, employees and representatives are not authorized to give tax or legal advice. Individuals are encouraged to seek advice from their own tax or legal counsel. Individuals involved in the estate planning process should work with an estate planning team, including their own personal legal or tax counsel.



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## MassMutual's

SpecialCare

If you are caring for a person with a disability or other special needs — a spouse, child, sibling, dependent parent, other relative or friend — you should consider SpecialCare. It's a program developed by Massachusetts Mutual Life Insurance Company (MassMutual) that provides access to information and resources to families with dependents, of any age, who have a disability.

## Special Care Planner<sup>1</sup> Can Help

Caring for a dependent with special needs and making sure all of his or her needs are met is a caregiver's first priority.

We can help caregivers make those all-important life care planning decisions. MassMutual Special Care Planners are located all across the country and have received specialized training in helping families plan for the financial future of their dependents with special needs.

A MassMutual Special Care Planner, or a financial services professional who has a focus on special needs will work with you and your advisors — your banker, accountant, or financial services professional, your special needs attorney, social workers, and health care providers — to help create a life care plan to maintain the quality of life your loved one is accustomed to and deserves.

## Access to services to ease your worries

SpecialCare is a program offering access to products and services that can help you manage your finances and give you room to breathe.

Your Special Care Planner can help you:

- Access local organizations and advocacy groups
- Protect future eligibility for government benefits
- Create a Life Care Plan
- Understand the financial and legal issues in special needs planning, including special needs trusts
- Determine how much money is needed to provide for lifetime quality care



It is a team approach, to help ensure that your hopes and dreams for your loved one are in place in the event you are no longer able to care for your dependent.



## Ongoing opportunities for learning and support

SpecialCare includes a variety of educational workshops offered from time to time in many locations throughout the country. They're listed on the web site or you'll receive an invitation from your MassMutual representative so you can choose the workshops that are most worthwhile for you to attend. They'll provide information, support, and connections to associations and peers that can benefit you and your family.

## Reach out for the help you need

Find out more about SpecialCare by visiting our web site [www.MassMutual.com/specialcare](http://www.MassMutual.com/specialcare). Call us today (contact information is on the back of this brochure). We'll show you how SpecialCare can provide access to support, information, and financial analysis options to enhance your life and help ensure the continued care of your loved one with special needs.