

Achieve **peace of mind** with Aviva

Aviva has several policies available to meet your unique needs, and the flexibility of these products allows them to change as your life changes. We can help you achieve peace of mind; the peace of mind that comes from knowing your loved one with special needs has a plan and will receive the care you want for them!

Who Is **Aviva**?

The combined U.S. companies of Aviva are the nation's number one provider of indexed life insurance and the number two provider of indexed annuities. Every day our employees and agents deliver on our promise to our customers to meet their insurance and retirement income needs. The combined U.S. companies of Aviva are part of Aviva plc, one of the ten largest insurance groups in the world with assets under management of more than \$700 billion and sales of more than \$80 billion. Aviva plc and its 59,000 employees serve 40 million customers worldwide.

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Neither Aviva nor its representatives offer legal or tax advice. Aviva does not authorize its representatives to offer any legal or tax advice. You should consult your own personal tax advisor on any tax matters.

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Special Needs require special protection



If you're the parent of a child with special needs, you have a lot to worry about. Your child's health. His happiness. Her education.

Most of all, you worry about tomorrow.

One of your primary concerns is making sure your child is cared for when you're no longer there. Perhaps you've done some planning, but don't know if it's enough.

Planning for the future of a loved one with special needs is a unique endeavor. It requires professional assistance from people who understand the importance of special needs planning and who are motivated by the desire to ensure your loved one's quality of life.

The planning process may be easier than you think, and you don't have to do it alone. Along with the assistance of a qualified attorney, specially trained financial advisor, special needs organization and family, we at Aviva want to be your partner in assuring your child's future.

Wouldn't it be nice to have **one less thing to worry about?**

Why you need a Special Needs Trust

Once your child turns 18, he or she could become eligible for government benefits from programs such as Supplemental Security Income (SSI) or Medicaid. However, SSI benefits are denied to anyone with resources exceeding \$2,000, including cash, stocks, and even property. Leaving assets directly to a child upon your death could cost him valuable benefits that would otherwise be used for lifetime care needs.

You can avoid this mistake by establishing a special needs trust.* The primary purpose of a special needs trust is to preserve your child's eligibility for government benefits. In fact, a special needs trust is likely the **ONLY** legal method of protecting a disabled person's eligibility for government benefits.

Why you need life insurance

Establishing the trust is only half the equation. The next decision is how to fund it to ensure that the trust's assets will provide for your loved one with special needs.

While there are several ways in which to fund a special needs trust, we feel life insurance is the ideal vehicle. Here's why:

- 1.** It helps ensure that funds are available when needed.
- 2.** It allows the family to provide for a special needs loved one without disinherit other family members.
- 3.** Policy proceeds are usually tax free and probate free.
- 4.** We can design a plan so that premiums fit into your budget.

For the average family, life insurance may be the only way to leave a large lump sum for the future by making relatively small monthly payments.

* You must obtain the advice and services provided by qualified legal counsel to establish a special needs trust.