



SPECIAL CONSIDERATIONS

Special Planning for a Special Life

Special Considerations' Program Fact Sheet

- Life Insurance to fund an individual's final expenses
- ALL individuals with special needs are accepted; regardless of their age or disability
- ALL policies are set up with an irrevocable assignment, so that Medicaid and SSI do not consider them as an asset
- Premiums may be based on what the individual is comfortable paying on a monthly basis; or as a single lump sum for spend down situations, where the individual would receive a "bump" on their money
- The policy follows the individual; any funeral home, in any state may be chosen at the time of need
- Limited death benefit in the first 24 months for only those who are making monthly payments;
 - o 1-12 months-return of payments plus 3%interest
 - o 12-24 months- 70% of the contract value
 - o After the 25th month the individual would receive the full contract value