

Securing Your Child's Financial Future

One of the biggest worries parents of a special needs child have is what will happen to their child when they pass away, leaving their child to navigate life on their own. Along with building a support system that includes future caregivers and appointing a trusted family member as trustee, securing financial support for their child is critical. This planning process can appear complicated and emotionally overwhelming. Creating financial stability for a special needs child offers invaluable peace of mind to parents. A primary goal is to set up a lifetime income stream, so parents can be assured that their

loved one will be financial secure when they are no longer around.

A proven financial tool offering a guaranteed, steady income for life is an annuity. An annuity is a stable, long-term investment that offers predictable payments, regardless of fluctuations in the economy or stock market. Annuities can deliver consistent returns without market risk. Unlike more unpredictable investments, annuities deliver continual, predictable returns without market instability.

Funding an annuity is similar to building a child's college fund. Small amounts regularly deposited grow the fund over time. Other ways to fund an annuity

include setting up a special needs trust (SNT) and naming it as the beneficiary of a life insurance policy. Contributions from investment accounts, 401(k) funds, and other assets into the SNT are also options. A special needs planning attorney should be enlisted to ensure the trust legally complies with state and federal laws while protecting these assets from classification as income (impacting their overall benefit).

A special needs trust is essential because it allows parents to fund an annuity without jeopardizing their child's eligibility for government benefits like Supplemental Security Income (SSI) and Medicaid, which

have strict income limits. Through the SNT, parents can specify that the annuity pays out monthly, quarterly, or annually, and appoint a trustee to manage these funds and oversee their use. A guaranteed annuity through a special needs trust not only provides long-term financial security for a child but also gives parents peace of mind, knowing they've planned for their child's future in the best way possible. Seek sound advice from a professional financial planner with a background, experience and certification specific to planning for the unique circumstances of special needs clients. 



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Michael Wardeh, ChSNC

407-312-5433

Michael@greaterpromisefinancial.com • MyGreaterPromise.com



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Support Services for Transitioning into Adulthood

Central Florida Dreamplex | See Ad Page 24

352-394-0212, www.cfdreamplex.com

Community Arts Connection

407-308-2447, www.communityartsconnection.com

Florida Institute for Community Inclusion

407-719-5512, www.floridaincludesme.org

Inspire of Central Florida | See Ad Page 49

407-699-4419, www.inspireofcentralflorida.org

OCA – Opportunity | Community | Ability

407-808-7837, www.goOCA.org

Social Bridges

407-539-2450, www.socialbridges.com

SUPPORT GROUPS

Best Buddies

407-898-0787, www.bestbuddies.org

Building Pathways | See Ad Page 47

407-654-9711, www.building-pathways.com

Division of Blind Services

407-245-0700, www.dbs.myfla.gov

Overcoming HURDLES Motivational

Speakers | See Ad Page 49

407-271-0634, overcominghurdlesfl@gmail.com

UCF – Center for Autism and Related Disabilities (CARD)

407-823-6011, www.ucf-card.org | See Profile Page 48

We Care Support Services | See Ad Page 555

407-439-2437, www.wecaresupport.org

SUPPORT SERVICES

Able United | See Ad Page 12

888-524-2253, www.ableunited.com

Assistive Technology Evaluation & Services

352-536-4981, www.equipment4life.com

ChildNeed

407-917-7172, www.child-need.org

CNS Healthcare

407-425-5100, www.cnshealthcare.com

Dogwood Disability Consulting

800-493-9810, www.dogwooddisability.com

TRANSPORTATION

Primrose Center | See Ad Page 49

407-898-7201, www.primrosecenter.org

WAIVER SUPPORT COORDINATION

Courtney Gromling

123-456-7891, www.websitehere.com

FL WSC Group - Kathy Wojak Waiver Support

321-514-1236, www.flwscgroup.com

407-439-2437, www.wecaresupport.org

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6900 Tavistock Lakes Blvd, Suite 400, Orlando
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