

## Additional Financial Services

**Asset & Income Protection** – Whether you're looking for temporary protection, lifelong protection, an efficient transfer of assets through your estate, or cash value accumulation, proper planning can help you protect what's important to you.

**Investment Services** – As a registered representative of MML Investors Services, LLC, Member SIPC, Mitch is able to offer you access to a wide range of investment products and services.

**Education Funding** – With the cost of higher education rising faster than the rate of inflation, many families wonder how to prepare for this expense. Assistance is available to help you determine the best possible alternatives for saving the money you need to send your children to college.

**Disability Income Insurance** – A disability could suspend or terminate your income for an extended period of time, and even force you to close your business. Mitch has access to information on a variety of disability income insurance products.

**Long-Term Care Insurance** – This type of insurance provides benefits in the event of a long-term illness or injury. Owning a long-term care insurance policy also gives you choices in deciding where or how you receive care.



**Mitchell I. Weisbrot, CLU, ChSNC**  
Financial Representative  
Special Care Planner



6800 Jericho Turnpike, Suite 202W  
Syosset, New York 11791

Ph (516) 682-3391  
Fax (516) 364-4263

[cwpmetro.com/people/mitchell-weisbrot](http://cwpmetro.com/people/mitchell-weisbrot)  
[mweisbrot@financialguide.com](mailto:mweisbrot@financialguide.com)

### *“Committed to families with special needs”*

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**Mitchell I. Weisbrot, CLU, ChSNC**

## *Estate Planning for Special Needs Families*



**Brett and Scott Weisbrot**  
Special Olympics of New York  
May 16, 2009

Mitch is the father of three boys with autism and a member of MassMutual's **SpecialCare<sup>SM</sup>** program

## Mitchell I. Weisbrot, CLU, ChSNC

Mitch joined MassMutual's Center for Wealth Preservation in 2011 and has been a financial representative for over twenty years. He assisted in the development of Northwestern Mutual's **Special Steps** program and achieved Top 10 status in his former agency for New Clients and Lives each year from 2002 through 2010. Mitch is committed to providing his clients with the products and services that suit their individual needs at every stage of life, thereby helping them to realize their financial and personal goals over time.

### A Special Needs Planning Professional

Parents of children with disabilities face extraordinary challenges and have many concerns about their children's futures. As both a financial representative and the father of three sons on the autism spectrum, Mitch has the requisite professional and personal experience to help special needs families navigate this complicated process. In addition to being a member of Sid Jacobson Jewish Community Center's Special Needs Advisory Committee and the Long Island Family Support Consumer Council, he conducts seminars at organizations such as AHRC, Camp ANCHOR, DDI, MDA, Nassau BOCES, QSAC, The Viscardi Center and various JCCs, as well as for SEPTA groups, private schools and public school districts. He understands that parents of children with disabilities require unique financial guidance to ensure that their children will be properly taken care of long into the future, and he educates them about making the necessary arrangements for the lifetime of each child. Mitch and his team have helped more than fifteen hundred families protect and provide for their loved ones.

### Are You Prepared?

Have you made the following important arrangements for your loved one with special needs?

- I've created a team of professionals – legal, medical, social services and financial.
- I've identified a legal guardian and trustee to care for him/her when I'm no longer able to do so.
- I fully understand the government benefits to which my loved one is entitled.
- I've planned where he/she will live in the future.
- I've made provisions to fund his/her expenses over time.
- My loved one will have adequate health insurance for as long as he/she lives.
- I've drafted a Letter of Intent so my family will know my hopes and goals for his/her quality of life.
- I've created an estate plan, including a will and trust, to protect and provide for him/her.



## The Five-Step Life Care Process

### 1. Set your goals

Think about where you want to be, personally and financially, in years to come.

### 2. Assess your current situation

Once personal and financial goals have been established, it's time to evaluate your present situation to determine if your goals are feasible.

### 3. Develop a plan

The plan should reflect the goals you have for yourself and your family under a variety of circumstances. Set a course of action designed to reach these goals within a specified time period.

### 4. Implement your plan

Carrying out your plan could take a few weeks or many years. Budget your time as well as your resources when working toward success, and ask your professional support team to help you stay on track.

### 5. Keep your plan up to date

Continually monitor your plan to ensure that it reflects any changes to your objectives and circumstances, the level of care needed, funding provided, or eligibility requirements.