

SPECIAL NEEDS PRESENTATION QUESTIONS

NOVEMBER 6, 2006

American Association of Long-Term Care Insurance

- 1. Could you tell us who exactly is a “special needs” person?**
- 2. What are some of the issues that should be addressed for special needs families?**
- 3. How do you talk to a special needs parent? What vocabulary is important?**
- 4. Are there any potential income or estate tax issues that should be mentioned?**
- 5. Can you define a Special Needs Trust and the role it might play?**
- 6. It appears that a major concern of a special needs family is outliving their assets. Is that true?**
- 7. What role does long-term care insurance play in all of this?**
- 8. What marketing opportunities do you see for financial services professionals?**
- 9. Would you care to comment on the role of a team of advisors in today’s environment?**
- 10. How can well-intentioned relatives do harm when it comes to inheritances?**