



## Last Will and Testament

Addressing legal issues is a crucial step in planning for the future. Creating and planning your estate is vital to meeting your child's lifetime needs. These issues fall into three main categories: **wills**, **guardianships** and **special needs trusts**.

A will declares how you want your estate to be distributed and allows you to select a guardian for your child when you die. It may be especially important to prevent asset distributions to a child with special needs. If parents die without a will, generally state law will distribute assets to the children. Assets in excess of \$2,000 distributed to a person with a disability may jeopardize government benefits, adversely affecting the quality of life for a person with special needs.