



Protecting Your Child's Future

A nationwide parent's first-step guide to life insurance, Special Needs Trusts, estate planning, and a care plan that protects more than money.

**The goal isn't simply to leave money for your child.
The child's life is the plan.**

FROM ONE AUTISM MOM TO ANOTHER

I am not sharing this from a distance - I am walking through these same questions for my own son. A recent conversation reminded me that love and good intentions matter, but they are not a legal or financial plan. **I am in this with you.** Our children deserve both love and preparation.

Prepared with care by

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Start somewhere - then build from there

The key is to start somewhere and build from there. For many families, the most practical first move is beginning the life-insurance process, then coordinating the trust and estate plan around the protection being created.

1 Begin the life-insurance process first

Review income replacement, housing, debt, caregiving, education, therapies, transportation, and long-term support with a licensed insurance professional. Starting coverage often requires less initial out-of-pocket cost than completing an attorney-drafted trust, and underwriting can take time. Coverage, pricing, and suitability depend on the family's circumstances, health, carrier rules, and available products.

2 Build a coordinated estate plan

Meet with a qualified estate-planning or special-needs attorney. A properly coordinated plan may help certain assets pass outside probate and reduce avoidable delays. A will alone generally does not avoid probate. Probate can be lengthy and expensive, and timelines vary widely by state, county, estate complexity, and court workload.

3 Have the appropriate trust drafted

Ask whether a third-party Special Needs Trust is appropriate. When properly drafted and administered, it may hold assets for a person with a disability while helping preserve eligibility for certain means-tested benefits. Trust and Medicaid rules can vary, so do not rely on a generic online form.

4 Update and coordinate beneficiary designations

Most life-insurance applications require a beneficiary before the trust may be ready. Beneficiary designations are often changeable subject to policy terms. Choose any interim designation only with professional guidance. Once the trust exists, work with the attorney and carrier to use its exact legal name and coordinate insurance, retirement accounts, wills, and other assets.

5 Document the care and decision plan

Name proposed caregivers and backups, address guardianship in the appropriate legal documents, and write a Letter of Intent covering routines, communication, medical care, therapies, school supports, sensory needs, relationships, preferences, and what helps your child feel safe. Review the full plan after major family, financial, or caregiver changes.



One plan. Three coordinated conversations.

1 INSURANCE	Begin the application and underwriting process. Ask the carrier how beneficiary changes work and what documentation will be required later.
2 LEGAL	Create the estate plan and appropriate trust with an attorney licensed in your state. Discuss ways certain assets may pass outside probate, guardianship, trustee selection, and state-specific rules.
3 COORDINATE	Update the life-insurance beneficiary exactly as directed, align other assets, and confirm that every professional is working from the same plan.

Georgia planning note: Georgia's public guidance tells parents to decide who should serve as a child's legal guardian and explains that wills are submitted through probate. Georgia probate courts also handle guardianship matters. Because local practice and timing can vary, work with a Georgia attorney and the appropriate county court resources.

Parents in every other state: Probate, guardianship, trust, Medicaid, witnessing, and filing rules differ. Use an attorney licensed in your state and confirm benefit rules that apply where your child lives. Tamara is licensed to help families with the life-insurance conversation in all 50 states; legal documents are handled by the appropriate state-licensed attorney.

Questions to bring to the table

- ☐ What would it cost to preserve my child's routines, housing, services, and quality of life?
- ☐ Who are my first-choice and backup caregivers, guardians, trustees, and advocates?
- ☐ Could a direct inheritance affect SSI, Medicaid, or another means-tested benefit?
- ☐ Which assets should avoid probate, and how should each title or beneficiary form be worded?

A vital distinction: The trust manages assets. Legal documents and court processes address guardianship. The Letter of Intent carries the day-to-day knowledge of your child. Life insurance may provide funding. These pieces should be coordinated - none replaces the others.



The Key is to start somewhere and build from there.

You do not need every document completed before taking the first step. Begin the protection conversation, assemble the right legal and benefits professionals, and keep coordinating the plan as your child's life and needs evolve.

BEGIN YOUR PROTECTION & LEGACY CONVERSATION

[Book your Complimentary Clarity Call](#)

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A clarity-first conversation - no pressure and no obligation.

Educational notice: This guide provides general educational information and is not legal, tax, benefits, or individualized insurance advice. The Waller Collective does not draft trusts or legal documents. Work with a qualified attorney licensed in your state for wills, guardianship, trusts, probate planning, and beneficiary language, and consult the appropriate benefits and tax professionals. Insurance availability and recommendations depend on suitability, carrier requirements, product availability, policy terms, and underwriting.

Selected official resources: [SSA: SSI Spotlight on Trusts](#) • [Georgia.gov: Write a Will](#) • [Georgia Guardianship FAQ](#) • [CFPB: Living Trusts & Probate](#)