



Michael J. Amoruso, Esq. Sreelekha C. Amoruso, Esq.

### *Choosing the Right Attorney*

Choosing an attorney to protect your loved one with special needs is obviously an important decision. The attorneys at Amoruso & Amoruso LLP are not just eminently qualified, they are pioneers in the area of special needs planning. In fact, our Founder and Managing Partner, Michael Amoruso, led the charge to change the federal and state law that allows individuals to sign their own trusts.

Our attorneys also have the personal experience and empathy necessary to fully comprehend the challenges you and your loved one face. Michael was born with bilateral hearing loss and over time gradually lost his vision. He is now legally blind. He is committed to helping persons with special needs and has received a U.S. Congressional Proclamation for his work in Special Needs Law and Elder Law.

Michael has authored numerous articles, contributes regularly to leading national and state publications, and has earned many professional awards and honors. Michael also hosts the popular radio show Elder Care on the Air™ (ElderCareOnTheAir.com). Together, Michael and Sreelekha Amoruso have empowered thousands of clients to care for the ones they love™.

We invite you to learn more about who we are and what we do by visiting [www.amorusolaw.com](http://www.amorusolaw.com). Better yet, contact us for a consultation to discuss your particular needs and goals. We can meet by video, telephone, or in person.

*Let's talk soon.*



*Empowering you to care for the ones you love.™*

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*Empowering You to Protect  
Your Special Loved One Today,  
Tomorrow, and for Years to Come.*

**Special Needs Planning**



*Empowering you to care for the ones you love.™*



# Special Needs Planning

If you have a loved one with special needs, you are no doubt aware of the importance of government assistance programs such as Medicaid, Social Security Disability Insurance (SSDI), and Supplemental Security Income (SSI) in helping your loved one receive and pay for the care he or she needs. You also are well aware that this assistance is often not enough to allow you to provide them with the best possible care. Special Needs Trusts are critical planning tools that allow for the provision of services not covered by government programs while at the same time preserving eligibility for these programs.



## What Makes Special Needs Trusts Special

Special Needs Trusts can be created by individuals under age 65 using their own assets, such as proceeds acquired through a settlement or judgment. They also can be created with funds from a disabled person's family and other loved ones. Special needs trusts offer a wide range of benefits, such as:

- The preservation of eligibility for government assistance programs
- The provision of funds to pay for goods and services not covered by government benefits, such as advanced medical and dental care, specially-equipped vans, training and education, travel, recreation and entertainment, electronic equipment, a car, ride share membership, a bus/rail pass, a home, help with starting a business, and more
- The protection of family assets and funds from a settlement
- The peace of mind that comes from having a fund to pay for a loved one's future care

