

## *March Meeting*

### **Special Needs Trust & ABLE Savings Account**

Guest Speakers David Ramirez and Anthony Fiore from  
MassMutual will discuss the following:

- Reasons to create a Special Needs Trust
- How a Special Needs Trust interacts and effects Government Benefits
- First party Special Needs Trust
- Third Party Special Needs Trust
- What should a Special Needs Trust do
- How does the Special Needs Trust pay money for beneficiaries expenses.
- Trustee Responsibilities
- Corporate Trustee
- Guardian
- Role of the Financial Professional
- Letter of Intent
- 529(A) ABLE Savings Accounts

**Thursday, March 16, 2017 at 7:00 pm**

**St. Ephrem's Social Hall**

(Located on the S/E corner of Dodge Park  
and 17 Mile in Sterling Heights)

**You do not have to be a member of MSCCC/AS  
to attend and there is no fee.**

Light refreshments and snacks will be served.

*The mission of the Macomb/St. Clair County Affiliate of the Autism Society  
is to enhance the lives of persons and families affected by Autism.  
To accomplish this, resources will be used to promote awareness.*

P.O. BOX 182186, SHELBY TOWNSHIP, MICHIGAN 48318

For more information, go to [www.macombasa.org](http://www.macombasa.org) or call 586-445-4915

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