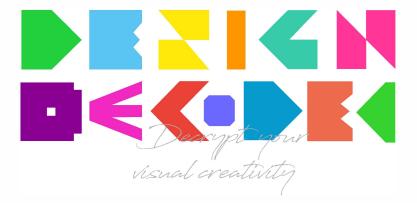
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Hafizah Mat Nawi

Special Child, Special Parent

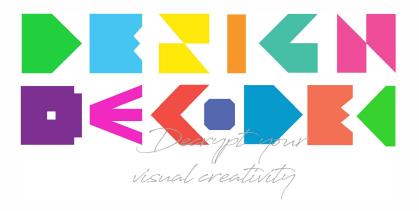
Special needs' parents are truly amazing! They have strength they never knew before. They are advocates and warriors who will always fight for their children's rights. What will happen to my special child after I die? This question will incessantly haunt the thoughts of parents with special needs' children. What comes next? Planning? YES! Planning for a child's future is vital and even more imperativefor the Special Needs' Child. A Special Child needs Special Planning. Insurance is a must. Hibah through insurance could be one of the best options. Emergency fund is needed for contingency expenses. Savings for emergencies should be available in liquid funds and fixed deposits that can be easily liquidated in time of need. Estate planning should be considered to ensure that a special child receives continuous benefits from our assets after we die. Setting up a TRUST and appointing a TRUSTEE is essential in the interest of our child. Another important option is a WILL. To spell out clearly what assets we leave behind for our child and who the executor of the Will is. Definitely! Special Parents for Special Children. They fight just to make sure their child will obtain all privileges and services they require and deserve.



HAFIZAH MAT NAWI Special Child, Special Parent

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