

Melissa Morris – Special Care Planner – Minneapolis, MN



Over eight years ago, Melissa Morris began providing life care planning¹ out of simple necessity to help her own family members - a nephew with cerebral palsy, and another with Asperger's Syndrome. Melissa was the "helicopter" aunt, always hovering around making sure everything was taken care of.

"I started learning about special needs programs and planning just to help my sister out. And as I learned more, I found that there are a lot of families touched by disabilities and special needs – adults and children alike – that need help with planning for the future."

Melissa became well versed in life care planning and began helping others. She also started conducting workshops for different organizations that work with people with special needs, including NAMI (National Alliance on Mental Illness); ANSWER (Asperger's Network); the Traumatic Brain Injury

Association; special education departments in schools; and many more.

As a Special Care Planner with MassMutual for over three years now, Melissa helps to ease the minds of her clients, whether it's through providing guidance, information or moral support. She also works with attorneys and tax advisors to help create practical solutions for her clients.

"Planning for families with special needs is very important, but it's a different type of planning. So much to consider: Who will take care of the disabled child or adult if the parents pass away? Will the special needs individual need constant care? Will he or she require living in a home for special needs adults? What are the other alternatives?"

"I do this because I love working with these families. They are an underserved population and they need the planning. So much of a family's planning revolves around the special needs individual. They want to ensure success in life for their loved one when they are gone."

Melissa attended the University of Minnesota. She is a member of the Honor Society of Phi Kappa Phi and the National Association of Insurance and Financial Advisors (NAIFA). Melissa earned her Special Care Planner certificate² from The American College, exclusive to MassMutual's SpecialCareSM Program.

Melissa Morris is a registered representative of and offers securities, investment advisory and financial planning services through MML Investors Services, LLC, member [SIPC](#).
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¹A life care plan is a coordinated program of future care planning, financial, and legal strategies for people with disabilities and their families. A life care plan continually changes throughout an individual's lifetime and is provided by a team that may include your legal and tax advisors as well as insurance and investment professionals.

²The Special Care Planner receives advanced training and information in estate and tax planning concepts, special needs trusts, government programs, and the emotional dynamics of working with people with disabilities and other special needs and their families. The certificate program is offered by The American College in Bryn Mawr, PA, exclusively for MassMutual Financial Professionals.