

Wells Fargo Bank Special Needs Trust Services


Support for People Living With a Disability



Investment and Insurance Products:

- Not Insured by FDIC or any Federal Government Agency
- Not a Deposit or Other Obligation of, or Guaranteed by, the Bank or Any Bank Affiliate
- Subject to Investment Risks, Including Possible Loss of the Principal Amount Invested





Attention to detail.
Personalized service.
Comprehensive understanding.

It can be difficult for a person living with a disability—or his or her family members—to find the unique support that they need. Fortunately, a Special Needs Trust can help provide financial security.

Benefits of a Special Needs Trust

A Special Needs Trust can help you plan for the future and is designed to meet current needs in three primary ways:

1

Enhances quality of life by using trust assets for recreation, education, custom living arrangements, and medical expenses not covered by a public benefits program

2

Meets cash flow needs now and in the future through careful management of assets

3

Preserves eligibility for means-tested state and federal benefits

How does a Special Needs Trust work?

The main purpose of the trust is to help meet your needs while maintaining your eligibility for state and federal public benefits. Distributions from the trust can be used to pay for supplemental services and items not provided by public benefit programs.

Establishing the trust. An attorney who has an understanding of estate planning and Special Needs Trusts can draft the trust. Common funding sources include proceeds from personal injury actions or funds left to you in trust by family members. Each Special Needs Trust requires a trustee who is responsible for making sure the terms of your trust are followed.

Selecting a trustee. When selecting a trustee, it's important to consider their experience. Does the trustee have the knowledge necessary to administer your trust effectively and efficiently? Wells Fargo Bank has been offering comprehensive, knowledgeable, and skilled administration of Special Needs Trusts since 1996.

Paying supplemental expenses. Once the trust is funded, it may be used for supplemental items that enhance your quality of life. Appropriate purchases may include an accessible vehicle, customized wheelchair, computer, gym membership, therapy animal, music or art therapy sessions, or supplemental caregiving services.

Continuous support

Our support goes beyond investing and managing trust assets and is designed to help you lead a more comfortable, secure, and fulfilled life.

Wells Fargo Wealth Management Special Needs Trust Services provides personal attention, combined with experience and commitment to detail. Each client works directly with a relationship manager, who coordinates the team of specialists and professionals from both inside and outside of Wells Fargo Bank.

Our commitment includes:

Involvement. Our relationship with you is consultative. We work to understand your specific situation and collaborate together on custom solutions.

Communication. We engage you, your family, and trusted advisors at a level that fosters trust and expediency.

Coordination. We work closely with you, your other professional advisors, and care providers to facilitate the highest-quality solutions.



Tailored solutions

Living with a disability can pose personal and financial challenges that are different for every family, which is why our services are tailored to your specific needs.

Custom services include:

- Initial review of your needs, resources, and goals to help develop a budget and investment objectives
- Investment management
- Assistance finding an attorney to draft trust documents or locating case managers or caregivers
- Research and suggestions for recreational, social, and educational opportunities
- Purchase of accessible vehicles
- Coordination of tax services
- Evaluation, purchase, and management of residential real estate
- Monitoring and adjustments to the overall plan and approach
- Working with other trusts established through legal settlements or those established to provide for medical needs

Because your situation may change over time, our relationship with you is close and ongoing in order to make sure your current needs are met while continuing to plan for the future.



OUR MISSION IS TO HELP OUR CLIENTS
LEAD MORE COMFORTABLE, SECURE,
AND FULFILLED LIVES.

We're here to help

Let's talk about how Wealth Management's Special Needs Trust Services may help meet your needs—or the needs of someone you love. Call your relationship manager to get started. Or email us at specialneedstrustservices@wellsfargo.com.



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