

## SPECIAL NEEDS TRUST

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A Special Needs Trust – sometimes called a “supplemental needs trust” is created to insure that beneficiaries who have a disability can enjoy the use of property which is intended for their benefit without losing access to essential government benefits.

These trusts are specialized legal documents designed to benefit an individual with a disability and provide for supplemental and extra care over and above that which the government provides under the Social Security Administration’s Supplemental Security Income Benefits program or “SSI”.

## HOW ARE THESE TRUSTS USED

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- To insure that your disabled family member has every opportunity for a fulfilled and happy life.
- Assets placed in the trust remain “non-accountable assets” and allow the beneficiary to qualify for available benefits and programs.
- Funds are not subject to creditors or seizure should the beneficiary be sued in a personal injury or other type lawsuit and are not subject to judgment.

## WHY SHOULD YOU USE A CORPORATE TRUSTEE

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The disabled person receives the benefit of professional management of the assets as well as experienced administration keeping the funds out of harms’ way in losing benefits.

Leaving money to another family member to care for a disabled person without the protection of a trust can subject the money to that family member’s judgments or divorce settlements. Another family member does not have to use the money for the benefit of the disabled person. If the family member dies the funds would go to his/her heirs and not be available to the disabled person.