



SOUTHEASTERN
TRUST
COMPANY

SPECIAL NEEDS TRUST

Extraordinary care • Consistently provided

Responsible care. Locally administered. Peace of mind.

A special needs trust connects you with the resources you need to feel independent. Primarily, trusts allow the beneficiary to keep or qualify for government benefits such as Medicaid or Supplemental Security Income (SSI), and still have access to the trust assets. The trust beneficiary receives funds through the trustee who distributes them according to the trust document. A special needs trust helps people with disabilities beyond what government assistance can provide—it supplements and enriches quality of life.

A special needs trust can also play an important role in estate planning. If you have a loved one with a disability, you can fund the trust upon your death with either personal assets or insurance benefits. Your assets can then be transferred to the beneficiary without risking the loss of their government benefits.

Southeastern Trust Company is here on your behalf. We connect you with the resources you need for independence while not leaving you on your own. We promise our time and availability through all administrative operations that position you for a vibrant future.









In a nutshell, a special needs trust:

Meets present and future cash flow needs through careful management of trust assets.

Allows you to maintain, receive, *and* supplement government benefits including Medicaid or SSI.

Uses trust assets to enhance the beneficiary's quality of life by providing for education, custom living arrangements, and recreation, managed by a trusted team member.

Special needs trusts require a special trustee.

Our devoted staff has over 120 years of combined trust experience. We help families and individuals navigate the complex rules associated with government benefits and eligibility guidelines. Your finances are our responsibility, and we carefully comply with regulations to ensure your funds are safe. We work together as a team, and we are individually familiar with every client relationship, assisting with any issue. We have had the privilege of assisting clients with a range of needs, including home renovations, securing trained childcare providers, setting up long-term nursing care, and paying taxes.

Clients are welcome to walk into our office and meet with our team at any time. There is no call center, rather a dedicated trust professional familiar with your specific situation. We provide you and families of loved ones with disabilities peace of mind by providing ongoing access to needed resources. We advocate on your behalf.



Who will care for my loved one when I'm gone?

This is a familiar question for the caregivers of Americans with a disability, representing approximately 20% of the population. Providing continued care for physical or psychological disabilities can be complex and requires significant financing. Alongside daily challenges, funding lifetime needs is a major concern among the special needs community while also maintaining access to critical government benefits.

Ready to move forward?

A special needs trust is a common-sense solution to a complex challenge. If you feel this trust meets your needs, consider these three factors:

1

Do you receive government benefits? If government assistance is a source of income or benefit for you, a special needs trust can hold the beneficiary's assets so benefits are maintained. Whether you have current or future, state or federal government assistance, this trust can protect your benefits.

2

Where do the trust's funds come from? Do the funds come from the beneficiary's own pocket or from someone creating the trust as a part of an estate plan? Knowing the source of the funds helps the trustee determine the type of trust to be established: first or third-party. A first-party trust is established by the person with a disability. A third-party trust is established by someone other than the beneficiary.

3

Who is on your team? Legally, a special trustee and attorney are needed to create and administer a special needs trust. At Southeastern Trust Company, we help build your team by finding the right people to advise this type of trust, starting with finding an experienced legal expert to help.

We understand that every person has a story and unique needs. Even more, we understand the personal importance of securing a trust for you or your loved one that lasts a lifetime. **By choosing Southeastern Trust, you are not choosing a typical trustee.**

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Southeastern Trust Company is an independent boutique trust firm based in Chattanooga, Tennessee and serves families nationwide. Our service is personal and compassionate. Our clients are like family, and our special needs team would love to meet with you. Whatever the challenges, whatever the needs, physical or psychological, and whatever the trust, created or court-ordered, we are ready to help.

To learn more, please visit us online at www.setrustco.com or call 866.480.3026.