WHAT IS A SPECIAL NEEDS TRUST?

Article provided by Denver Colorado Estate Planning Attorney - Olsen & Traeger, LLP Attorneys and Counselors at Law

The basic purpose of a "special needs trust" (also known as a supplemental needs trust) is to provide benefits, by means of a trust, to a beneficiary who would otherwise lose eligibility for public assistance (Supplemental Security Income or Medicaid). The beneficiary is one who qualifies for public assistance by reason of some disability that makes that person unable to hold meaningful employment and with insufficient assets to provide adequate support. "Special needs trust" is a general term describing a number of trusts designed to meet the above stated purpose.

Types of Special Needs Trusts

"Disability"or Self-funded Trusts. These trusts, recognized by federal and state statutes, are established with property or funds belonging to the person with the disability. It does not apply to trusts funded with property of someone other than the person with the disability. These would be third party trusts discussed below. The disability trust may be established for any person under the age of 65 years. The law requires that the trust is established by the person’s parent, grandparent, guardian or the court. Finally, the primary remainder beneficiary, at the death of the disabled beneficiary, must the state department that provides the person’s benefits. The state may be reimbursed to the extent that the state paid expenditures for medical assistance under Medicaid.

Third Party Created Trusts. Trusts funded by someone other than the beneficiary are third party trusts. A third party trust may benefit a person with a disability as long as it is a special needs trust. This kind of trust may be established either as a living (or “intervivos”) trust or a testamentary trust (created by a will).

Living Trusts. The living trust is ideal for a parent who wants to create a trust for a child who has a disability but does not want the child to lose eligibility for public benefits. If there are other family members who want to leave something by will but do not want to create a special needs trust in their wills, they can merely make the devise to the existing trust. The parent, of course, can make either lifetime or a gift by will to the trust.

Testamentary Trusts. To create a testamentary trust the parent merely makes a will and includes in it a special needs trust for the child with the disability. This avoids the complication of the intervivos trust, but does not afford other relatives the vehicle to leave a devise to the disabled child without the relative having to do the same.

What is a Special Needs Trust?

The simple definition of special or supplemental needs is anything that constitutes non-support items. In other words, paying for anything the beneficiary wants for personal use that is not in the category of food or shelter (support expenses). A trust that is deemed special needs cannot provide food or shelter expenses or the trust will be deemed an available resource.


2. It is easy to say no food or shelter but it can be tricky. For example, basic utilities such as gas, water and electricity are basic shelter expenses that cannot be paid by the trust. Utilities such as telephone and cable service are not basic and can be paid by the trust.

3. Food cannot be purchased by the trust, but food supplements can. Non-consumable items such as toiletries, cleaning supplies and personal care items can be provided by the trust.
4. Personal use by the beneficiary is important. If the beneficiary wishes to purchase something that is a legitimate purchase for the trust but intends it to be used by someone else, the purchase may not be allowed.

5. As of March 9, 2005, there is no limit on the value of household goods as long as they are reasonably necessary for the person to live in his or her residence. Computers, furniture, and appliances are acceptable purchases.

6. Purchase and maintenance of a motor vehicle, as well as paying the insurance is allowable. A motor vehicle is an exempt resource if used for the beneficiary. Other transportation expenses may be paid by the trust.

7. Travel expenses, including a companion, can be paid by the trust. Travel expenses may include travel, accommodations and meals.

**Trustee Discretion**

Sole and absolute discretion for distributions by the trustee is essential for any supplemental needs trust.

1. There can be no way in which the beneficiary can “legally” compel distribution from the trust.

2. That does not mean that the trustee cannot ask the beneficiary what he or she wants (or vice versa). But the final decision is with the trustee.

3. Prior approval by the trustee is important. The beneficiary should not incur a debt and then expect the trustee to pay for it.

4. All purchases by the trust should be paid directly out of the trust. The trustee should never turn over cash to the beneficiary to buy a desired item. Cash is equivalent to support in terms of public benefit eligibility.

If the trustee is uncertain as to whether or not an expenditure constitutes a special or supplemental need, he or she should consult an attorney or other professional who is knowledgeable and specializes in special needs trusts. Expenditures that are prohibited by federal or state regulations, or other mishandling of the trust, can result in the beneficiary being disqualified from public benefits.
PLANNING THE FUTURE FOR CHILDREN WITH SPECIAL NEEDS

When Karen Greenberg’s son Ricky was diagnosed with autism back in 1990, she had two reactions. As a mother, she was determined to provide Ricky with the best possible care. As a CERTIFIED FINANCIAL PLANNER™ professional, she was determined to provide him with a lifetime of financial support as well, even after she herself had passed away. “In all my years of training and practice, I had never encountered this situation before,” Greenberg recalls. “I realized I had no idea how to secure the future for my son, who would need financial help for the rest of his life.”

Greenberg first turned for advice to an attorney. He suggested she disinherit Ricky and leave everything to her daughter, who would then have to assume responsibility for her brother’s care. That didn’t feel right to Greenberg; she didn’t want her son’s care to be her daughter’s burden. So she immersed herself in the local law library to find a solution. She emerged with a comprehensive plan to establish a special needs trust, funded by a life insurance policy and savings, that would provide for Ricky while preserving his eligibility for government benefits like Medicaid and Supplemental Security Income (SSI). Then she did something else that combined her experience as a mother and a CERTIFIED FINANCIAL PLANNER™ professional: She set up Prosperity Life Planning, a non-profit organization that helps families of disabled children and adults in South Florida secure their loved ones’ financial futures.

The disabilities that fall into the category of special needs are diverse, ranging from autism and Down Syndrome to mental illnesses and developmental delays. Yet special needs planning is still unfamiliar territory to many parents. In a survey carried out by MetDESK®, the Division of Estate Planning for Special Kids at financial services provider MetLife, 60% of parents said they did not expect their special needs children to ever be financially independent. Yet 73% of parents had not yet begun setting aside money for these children. The MetDESK® Web site offers a Special Needs Calculator that can guide parents through the process of estimating a dependent’s potential future income and expenses. There is also a page of Resource Links with tips on finding additional information about special needs issues.

Together with her husband Jaret Vogel, a financial services professional, Greenberg takes families with special needs children in South Florida through the entire financial planning process. An overview of that process can be found on the Prosperity Life Planning Web site. “I often ask parents, ‘If you were to have died yesterday, what would you want for your family today?’” Vogel says. “Most families are hard-pressed. Caring for a disabled child costs more time and more money, so there is tremendous pressure on the family. It’s hard to think 30 or 40 years ahead when you’re struggling to cope and pay the bills right now. We’re there to reassure families that this is not a black hole. We can help guide them through the process.”

A properly designed special needs trust can provide financial resources for the lifetime of a disabled child, even after the parents have passed away. The first step in creating one, according to the Prosperity Life Planning model, is writing a Letter of Intent. Parents are the best guides to their children’s personalities and preferences, so Greenberg and Vogel encourage clients to think about how they would like their children to be cared for if they were no longer around. A Letter of Intent is not a legal document, but a sort of instruction manual. Greenberg and Vogel describe it as “a mini-biography of your child, a ‘User’s Guide’ to explain the unique aspects of your child, his diagnosis, his level of functioning, and your vision for the future.” They suggest that the letter be updated often and that other family members know its whereabouts.

The next step is to establish the child’s legal guardians. “One of the things that most shocks people during workshops is that, when a child turns 18, the parents are no longer considered his or her legal guardians,” Vogel says. “For disabled children, that means parents must apply for guardianship in order to make legal, personal or medical decisions for the adult child.” When establishing guardianship, Greenberg and Vogel advise parents to name alternates or successors who agree to serve as guardians in the event of their incapacity or death.

Once guardianship is arranged, it’s time to name the trustee, the person in charge of the money in a special needs trust. A trustee can be a sibling, another family member or a friend. Some families are so small that it can be difficult to find someone to serve in this role. In that case, a bank or an attorney can serve as a trustee, for a fee
that is normally a percentage of the total assets in the trust. It is also possible to select co-trustees, two people who work together – and must both agree – before any funds are paid out from the trust.

The final step is to set up the special needs trust itself, and to decide how to fund it. Trusts can be funded through savings, life insurance policies, investments, gifts and bequests. But anyone with more than $2,000 in assets can be disqualified from government benefits like Medicaid and SSI. That’s why it’s crucial that disabled individuals are not named as beneficiaries in wills, life insurance policies or retirement accounts. This is also the primary advantage of a special needs trust: None of the money is considered as the assets of the disabled person, thus preserving that person’s eligibility for federal benefits. There may also be significant tax savings to some families who use an Irrevocable Special Needs Trust to pay for certain qualified expenses.

Special needs trusts are complex, and laws on government benefits vary by state, so it’s vital to enlist the help of a qualified attorney. Prosperity Life Planning, for example, works closely with a group of attorneys with an expertise in special needs planning. The National Academy of Elder Law Attorneys, a non-profit association that assists lawyers specialized in disability legislation, is a useful resource for those seeking legal services for people with special needs and their families.

“Most parents are not thinking about the long–term financial futures of their disabled children,” Greenberg says. “And the ones that do think about it are often so afraid of making a mistake that they end up doing nothing.” Greenberg’s expertise and advocacy have taken the fear out of special needs planning, helping families with disabled children take action to secure their loved ones’ financial futures.

Online Resources for Special Needs Planning

Planning a disabled child’s financial future is a complex task. Here is a selection of some organizations that can help.

The Arc

The Arc is a national organization of and for people with mental disabilities and related developmental disabilities and their families. The Arc works to promote and improve support and services for people with mental disabilities and their families and also fosters research into and education about the prevention of these disabilities in infants and young children.

Internet Resources for Special Children

The Internet Resources for Special Children (IRSC) Web site is a central source of information for parents, family members, caregivers, friends, educators, and medical professionals caring for children with disabilities. The IRSC’s online communities allow users to connect with other people to share questions, answers and experiences.

Mental Health America

Mental Health America works to improve the mental health of all Americans – especially the 54 million individuals with mental disorders – through advocacy, education, and research. The organization has more than 340 affiliates nationwide.

National Academy of Elder Law Attorneys

The National Academy of Elder Law Attorneys is a non-profit association that assists lawyers, bar organizations and others who work with older clients and their families. The Academy provides information, education, networking and assistance to those who deal with the many specialized issues involved with legal services to the elderly and people with special needs.

National Alliance on Mental Illness

The National Alliance on Mental Illness (NAMI) is dedicated to improving the lives of persons living with serious mental illness and their families. There are NAMI organizations in every state and in over 1,100 local communities across the country.
National Dissemination Center for Children with Disabilities

The National Dissemination Center for Children with Disabilities (NICHCY) serves as a central source of information on disabilities in children and youth. The NICHCY Web site has a list of State Resources with contact information for disability-related organizations in every state.

Special Needs Alliance

The Special Needs Alliance (SNA) is a national network of lawyers specialized in disability and public benefits law. Families can consult SNA to find the nearest lawyer with proven expertise in maintaining public benefits for disabled relatives as well as for estate planning to protect savings. The SNA Web site also has a section devoted to Trusts for Disabled Children.
What a Special Needs Trust Can Do for Your Disabled Loved One

Parenting is one of the toughest jobs today, but it is also one of the most rewarding. The ability to provide your children with a solid education makes years of saving for college tuition worthwhile. Likewise, a solid estate plan that helps provide your children future financial security can be the greatest by-product of the years you dedicate to supporting your family.

But for the mothers and fathers of the more than six million school-age disabled children in the U.S. today, meeting financial and estate planning objectives can be much more challenging. Often parents must pay for special residential homes, employment assistance, and more. And these are typically not just one-time expenses, but costs that need to be met throughout the child’s lifetime.

For this reason, a parent, spouse, or other loved one who cares for an individual with special needs is likely to face multi-faceted financial responsibilities over the years. And, while it may be tough to meet these obligations now, it can be even harder to ensure that someone else will successfully assume them after you’re gone.

A Little Help from Our Fed

How does the average caregiver meet expenses and ensure a disabled loved one’s continued care? Fortunately, he/she doesn’t have to do it alone. In recognizing the unique needs of individuals with disabilities, the government provides several programs that offer financial assistance. Supplemental Security Income (SSI) and Medicaid are the two primary government benefits available to eligible individuals. SSI provides monthly cash benefits that are to be used to pay for an individual’s food, shelter, and clothing. One of the most important benefits of SSI is that it automatically makes a recipient eligible (and in some states qualified) for Medicaid. For those not receiving SSI, Medicaid eligibility is determined on a state-by-state basis. Another benefit of SSI is that it may entitle an individual to other benefits and services depending on the state in which he or she lives, such as food stamps and payment of Medicare premiums. Medicaid provides comprehensive coverage that covers such items as medical care, physical therapists, occupational therapists, medical equipment, recreational and social programs, rehabilitative services, and custodial services.

But the government also puts a major condition on the receipt of these benefits: none of its efforts may be duplicated. In other words, money is provided on an “as-needed” basis. If an individual with a disability receives funding for any of the aforementioned purposes from an alternate source, the government cuts back support. For example, with more than $2,000 in the individual’s name, his or her eligibility for SSI payments can be affected.2

Therefore, if you are a caregiver who needs to ensure government funding for a loved one that you are not legally obligated to support (e.g., an adult child), you may be limited in what you can “spend” on that person — or in what you can leave to him/her as part of your estate. Funds used to place a loved one in the residence of your choice, for example, can be deemed income and jeopardize his/her eligibility for government benefits. More significantly, so can gifted funds, inherited assets, and unstructured beneficiary designations on such assets as life insurance, IRAs, and pension plans.

The Special Needs Trust: Supplementing Federal Support

That’s why many people turn to a Special Needs Trust. This estate planning tool can offer an affordable way to help meet the ongoing needs of a person with a disability — or to provide him/her with a substantial gift — without affecting eligibility for government funding. Most importantly, if something were to happen to you, a Special Needs Trust could help guarantee your loved one’s continued care. How? Government programs, such as SSI, provide the bare necessities: “food, shelter and clothing.” A Special Needs Trust is specifically designed not to provide funds for those purposes, but rather, to supplement them. Trust funds may help pay for additional items such as medical therapies or procedures not covered by Medicaid including: education, recreation, travel, etc.

1 NEA: National Education Association, Great Public Schools for Every Child, “Special Education and the Individuals with Disabilities Education Act,” see http://www.nea.org/
2 Check the Social Security website: www.ssa.gov for more detailed info on SSI and Social Security Disability insurance, as well as a more complete definition of “disability” for Social Security purposes. However, for more information about disability benefits for children, ask Social Security for the

Advanced Planning Group

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travel guardians, transportation, vacations, television, cable, computer and other extras.

With these advantages, a Special Needs Trust can make the attainment of your loved one's financial needs and personal wants a realistic pursuit - now and in the future.

Structuring Your Trust

You should consult with an estate planning attorney who is knowledgeable about Special Needs Trusts to find out how it works and how it can be tailored to best suit your loved one's individual situation and preferences.

- What are the goals and objectives for your loved one, now and in the future when you are no longer there to care for them? For example, what is the amount of independence desired, what kind of housing situation is acceptable, and is there a need for caregivers and for reliable asset management?

- What is the average cost of your loved one's supplemental needs (above and beyond the amount provided through government benefits)?

- What level of support must you provide for other family members? (You'll need to ensure you also have sufficient funds for incorporating other dependents and beneficiaries into your financial and estate plan.)

- Who should be the trustee(s)? (You can designate an individual trustee, joint trustees and/or a corporate trustee or co-trustee with an individual such as a family member.)

- What limits should be placed on your own or your trustee's ability to distribute funds? (For example, you may want to outline specific supplemental needs for which funds are to be used.)

- Should funds be distributed on an "as needed" basis or distributed on a set payment schedule? (Your attorney can help you determine how you can maximize the use and availability of trust funds without affecting eligibility for public assistance.)

- What funding vehicles should you use for your trust?

A Special Needs Trust carefully structured by your attorney could enable the financial resources you have today to provide a lifetime of quality care for your loved one.

Funding a Special Needs Trust

The funding vehicle you select for your Special Needs Trust can have a dramatic impact on the amount of resources available for your loved one. Investments or other financial resources can potentially multiply the value of your trust fund over the years. But at the same time, today's fluctuating market and evolving tax laws can lessen the value of these savings.

Permanent life insurance is a vehicle that can provide a guaranteed death benefit as well as a host of short- and long-term advantages. These include the opportunity to accumulate tax-deferred cash value for the future, and the ability to access cash value through withdrawals and loans to help meet expenses over the years. In addition, since the face amount of the policy is often greater than the premium cost, the amount your beneficiary receives down the road could be multiplied. In other words, with life insurance, every dollar may go a long way.

Whole or Universal Life: A Permanent Solution

There are a wide variety of life insurance policies to choose from, but a permanent whole life or universal life policy can be used to fund a Special Needs Trust. Both provide death benefit protection and allow tax-deferred cash value accumulation - and universal life also offers a flexible face amount and premiums as well as other features that you can tailor to suit your changing needs and budget.

Here's how permanent life insurance can work within an irrevocable Special Needs Trust:

The trust is established to initially own the life insurance policy by purchasing a new policy or transferring in an existing policy. The trust is the owner of the insurance policy. This ownership arrangement prevents the special needs beneficiary from having direct control or management over the funds, which could otherwise put him/ her at risk for losing government benefits.

Note: Because a state may be able to compel the exercise of a Crummey withdrawal power or count the funds in an evaluation of continued qualification for other forms of aid, you may wish to forgo giving the special needs beneficiary a withdrawal power and instead pay the gift tax, or allocate gift tax exemption, on that beneficiary's portion of gifts to the trust. Additionally, if the trust is structured and administered properly, the proceeds of the life insurance policy may be excluded from your estate for estate tax purposes.

The face amount of the life insurance policy should be at least equal to, if not more than, the estimated amount necessary to meet your loved one's special needs over his/her lifetime. Your understanding of your loved one's diagnosis, prognosis, functional skill level, earning potential and abilities will assist in determining the appropriate amount of life insurance that will be required. The life insurance policy can insure the life of either one or two individuals. A single life policy pays a death benefit after the individual insured's death. A survivorship policy pays the death benefit once both insureds have died.

The premium payments begin to create cash value for the trust, which may be accessed by the trustee through loans during the

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4 Loans and withdrawals reduce any available policy cash values. In addition, loans against a policy accrue interest at the current rate and decrease the death benefit by the amount of the outstanding loan and interest.

5 Provided premium requirements are met.

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insured's lifetime. You should name other children or relatives as successor beneficiaries of the trust to receive any remaining funds in the event that your disabled loved one dies before the trust principal is depleted, or even before the insured's death.

The trustee(s) you select will be responsible for administering the policy proceeds after your death. You can designate an individual trustee, joint trustees and/or a corporate trustee. To help ensure that your loved one's special needs are properly met, it's generally wise to choose at least one individual who is quite familiar with those needs to serve as trustee or a co-trustee of the trust.

While not a legal document, it's also advisable to create a letter of intent expressly stating how you want the special needs child to be treated once you pass on.

The Different Types of Trusts in Action: Now or Later?

Depending on your age and financial situation, you can choose between two types of Special Needs Trusts: testamentary and inter-vivos.

- Testamentary Trust

For older parents or long-term caregivers — or for anyone looking to create a bequest to a special needs beneficiary upon his/her death — a testamentary Special Needs Trust may be most suitable. This type of trust is established through a will. At the grantor's death, a Special Needs Trust is immediately created based on the terms and conditions specified in the will. The trust receives the proceeds from any life insurance policies and all other assets indicated. This option offers a secure way to lock in a lump sum for your disabled loved one's continued care.

- Inter-vivos (Living) Trust

Alternatively, if you are the disabled individual and are both still fairly young, an inter-vivos (living) Special Needs Trust may be more appropriate. With an inter-vivos trust, the trustee can access the liquid funds in the trust (including withdrawing or borrowing against the cash value in a permanent life policy) to help pay any special medical or supplemental expenses while you're still living — and at the same time, create savings for the future. (Note: Your attorney will help you determine how much you can borrow at a time without affecting a loved one's eligibility for government assistance.) With regard to permanent life insurance, it's also important to ensure that the amount and frequency of premium payments and loans leave adequate funds in the policy to cover your loved one's expenses should you die prematurely. As your financial situation or ongoing needs change over the years, you can add or reduce coverage to ensure that the funding in your trust is sufficient to meet these expenses for life.

Friends and Relatives Can Also Provide a Gift Through a Trust

Both a testamentary and inter-vivos trust can also offer a viable way for friends, grandparents or other relatives to make a substantial gift to a loved one. By gifting assets or a life insurance policy to a testamentary trust designated in a will, friends or relatives can help pay for a disabled person’s care. In order to gift funds to an inter-vivos trust, friends and relatives can either contribute to a caregiver’s existing trust or create a new trust that addresses the immediate and future special needs of their loved one. It is, of course, always best to work with an attorney who can coordinate planning and determine the approach that works best for all.

Choosing your Trustee

The ideal trustee should have the following skills:

- Must understand public benefits.

- Can conform to all statutory fiduciary requirements.

- Has sound investment management skills and resources.

- Will use discretion in the best interest of the disabled beneficiary.

- Understands taxes.

- Keeps detailed and accurate books and records.

- Can coordinate and monitor needed services such as care managers and nursing care that the disabled beneficiary receives.

- Has longevity in that there are no interruptions by incapacity or death of individuals who might otherwise serve as trustees.

New York Life: The Company You Can “Trust”

If you provide care for a person with a disability or wish to create a substantial gift, a Special Needs Trust can be of tremendous help. It’s one of the few estate planning strategies that won’t affect your loved one’s eligibility for Federal assistance.7 And, when funded by life insurance, a Special Needs Trust can provide an affordable solution that may multiply the value of your savings over the years. It’s an opportunity to ensure that the care you give now will last a lifetime.

To learn more about the use of life insurance in funding a Special Needs Trust, contact your New York Life agent.
About PLAN, Mission and Privacy Statements

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Mission Statement
The mission of PLAN is to assist families in planning for the future of their disabled family member and to provide continuity of services after the principal advocate/care-givers have died or are unable to continue. PLAN does this by managing trusts set up by families for the benefit of their disabled members which:

- Supplement State and Federal benefits
- Help the individual maintain self sufficiency
- Prevent unnecessary hospitalizations
- Enhance quality of life

The PLAN idea was initiated by families with disabled children. In 1990 it was given authority by the Connecticut State Assembly to exercise trust powers and to administer privately established trusts for the benefit of disabled people - those with developmental disability, mental illness, traumatic brain injuries, cerebral palsy, visual impairments - any disability. In the following two years, PLAN was incorporated as a non-profit corporation and prepared a package of trust documents for use by families of the disabled, and commenced operations in 1993.

Privacy Statement
The Gramm-Leach-Bliley Financial Modernization Act of 1999 requires financial organizations like Planned Lifetime Assistance Network of Connecticut, Inc. (PLAN of CT, Inc.) to protect the privacy of its clients (customers). In performing its mission of providing supports to people who have disabilities, funded by special needs trusts, PLAN asks for considerable information about clients and their family members.

All the information we receive from clients is held in confidence and is not released to persons outside the organization except as required to perform the duties which PLAN is entrusted to accomplish. As necessary in fulfilling our role we will share suitable information with PLAN's investment agents, service providers, members of Government agencies, the attorneys involved, concerned employees, members of the Board of Directors, Committees and others who will pledge to keep personal information confidential.

In written agreements which PLAN of CT, Inc. may have with other organizations we will include statements assuring us that personal information is handled discreetly to protect the privacy of clients.
To contact a member in your area, call 877-572-8472 or visit us online at
www.specialneedsalliance.org

Special Needs Alliance members are available nationwide.

Transition to Adulthood: St. Vincent’s Special Needs Alliance

We are the

Alliance

Special Needs

Providing the best decisions. Requires informed quality of life.

The best way to provide your special needs child with compassionate care and a

proactive and proven expert. That’s why America’s most disability advocates have combined their financial decisions with reliable information and proven expert. That’s why America’s most disability advocates have combined their financial decisions with reliable information and proven expert. That’s why America’s most disability advocates have combined their financial decisions with reliable information and proven expert. That’s why America’s most disability advocates have combined their financial decisions with reliable information and proven expert. That’s why America’s most disability advocates have combined their financial decisions with reliable information and proven expert. That’s why America’s most disability advocates have combined their financial decisions with reliable information and proven expert. That’s why America’s most disability advocates have combined their financial decisions with reliable information and proven expert. That’s why America’s most disability advocates have combined their financial decisions with reliable information and proven expert. That’s why America’s most disability advocates have combined their financial decisions with reliable information and proven expert. That’s why America’s most disability advocates have combined their financial decisions with reliable information and proven expert. That’s why America’s most disability advocates have combined their financial decisions with reliable information and proven expert. That’s why America’s most disability advocates have combined their financial decisions with reliable information and proven expert. That’s why America’s most disability advocates have combined their financial decisions with reliable information and proven expert. That’s why America’s most disability advocates have combined their financial decisions with reliable information and proven expert. That’s why America’s most disability advocates have combined their financial decisions with reliable information and proven expert. That’s why America’s most disability advocates have combined their financial decisions with reliable information and proven expert. That’s why America’s most disability advocates have combined their financial decisions with reliable information and proven expert.
may be paid from the special needs trust accounts of the individual with a disability.

- Ensure that all potential benefits to which the individual is entitled are utilized to enhance the quality of life or to enhance the individual's independence.

Public Benefits:
- Public benefits, such as Supplemental Security Income (SSI), Section 8 housing, and Medicaid, may be paid from the special needs trust accounts of the individual with a disability.

Protecting Future Income and Assets:
- Protecting future income and assets is essential for individuals with special needs.

Families:
- Families need to be involved in the development of special needs trusts, and they should be aware of the potential benefits that can be provided through the use of special needs trusts.

Governmental Approval:
- Governmental approval is necessary for special needs trusts to function properly.

Professionals:
- Professionals, such as attorneys and financial planners, should be involved in the development of special needs trusts.

Helping Families:
- Helping families with special needs trusts requires a coordinated effort among professionals, families, and individuals with special needs.

Addressing the Spectrum of Need:
- Addressing the spectrum of need requires a comprehensive approach that involves all stakeholders.

Transition to Adulthood: St. Vincent’s Special Needs Alliance

Special Needs Alliance members are available nationwide. To contact a member in your area, call 877-572-8472. Or visit us online at www specialsneedsalliance.org.