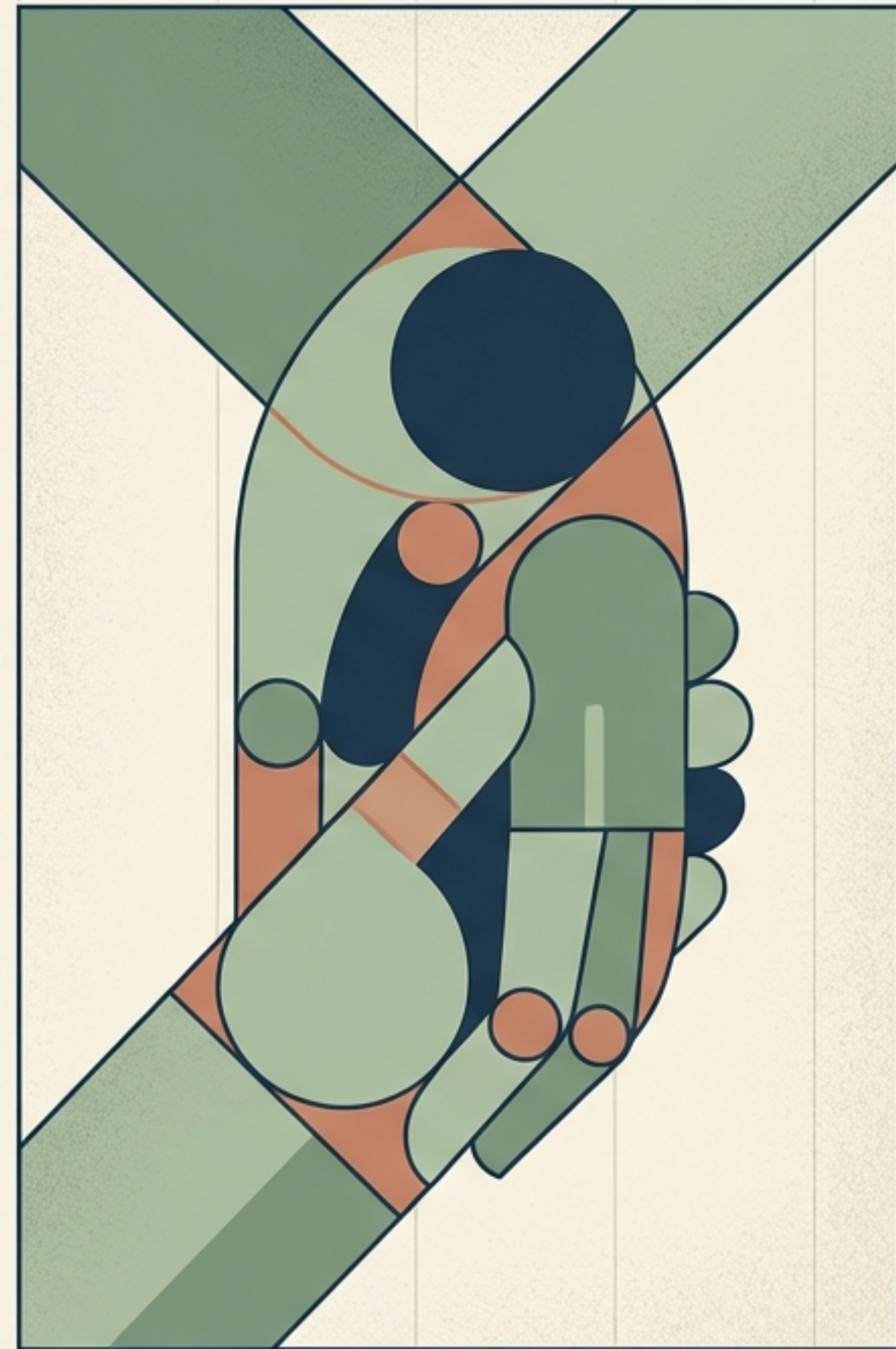


# Securing the Future

Protecting eligibility, preserving dignity, and planning for the long term.

This guide navigates the complex landscape of Special Needs Trusts (SNTs). It is designed to help families move from anxiety about the future to a structured plan that ensures care continues when parents are no longer there.





# Public benefits are fragile and means-tested



## The Lifeline

Medicaid and Supplemental Security Income (SSI) provide essential medical care and income.



## The Limit

Benefits are means-tested. For SSI, the general resource limit is just \$2,000.

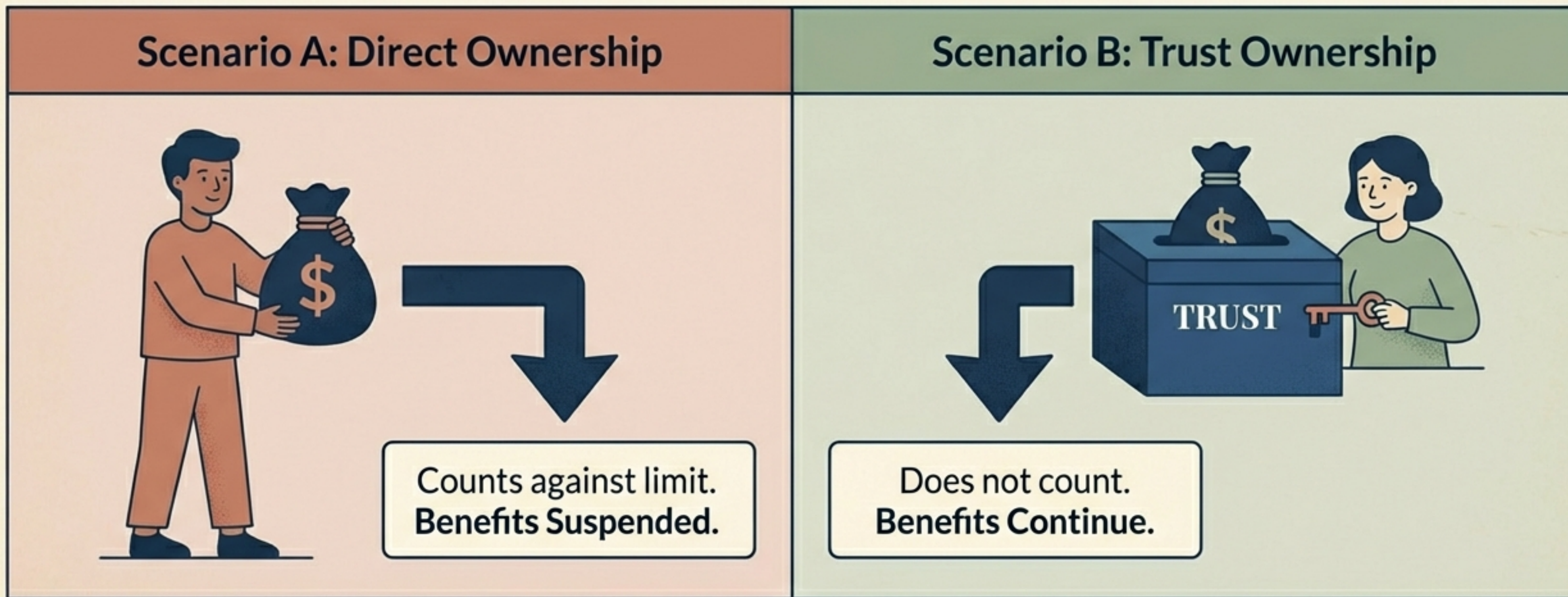


## The Trap

A well-intentioned gift or inheritance can suspend benefits immediately. Families are often forced to fix a crisis instead of planning ahead.



# It is not about how much money exists, but who holds it



**The Golden Rule:** If your child owns the money, it counts against the limit. If the Trust owns the money, it acts as a protective container, holding resources so your child does not carry the risk.



# The type of trust depends on whose money it is

What is the  
Source of Funds?

## Third-Party SNT

**Source:** Parents, Grandparents, Relatives. (Estate Planning).



**Source:** Parents, Grandparents, (Estate Planning).

## First-Party SNT

**Source:** The Child's own money. (Settlements, Inheritances).



**Source:** The Child's own money. (Settlements, Inheritances).

## Pooled Trust

**Source:** Various. Managed by a Nonprofit.

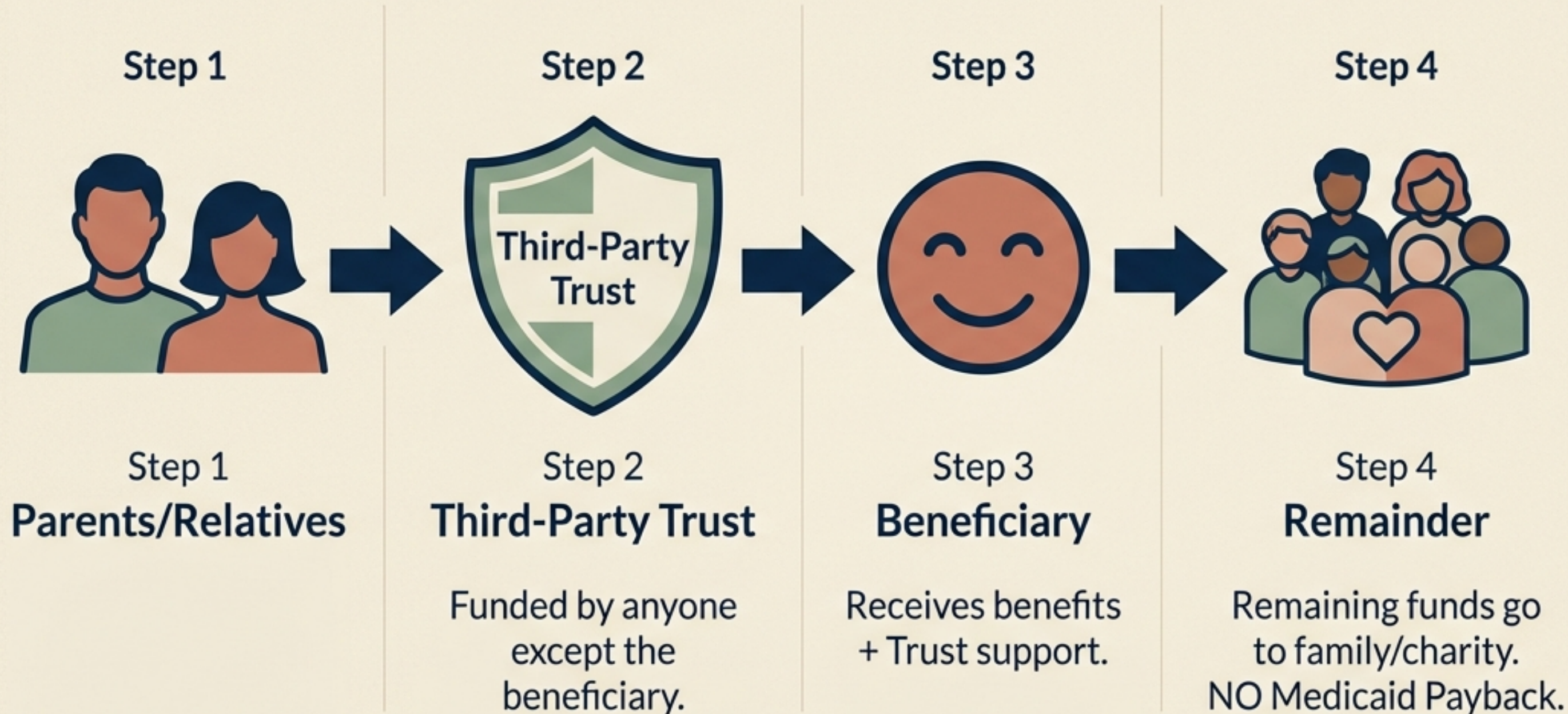


**Source:** Various. Managed by a Nonprofit.

**Key Takeaway:** You must identify the source of the funds before you can choose the right vehicle.



# Third-Party Trusts: The flexible standard for parents

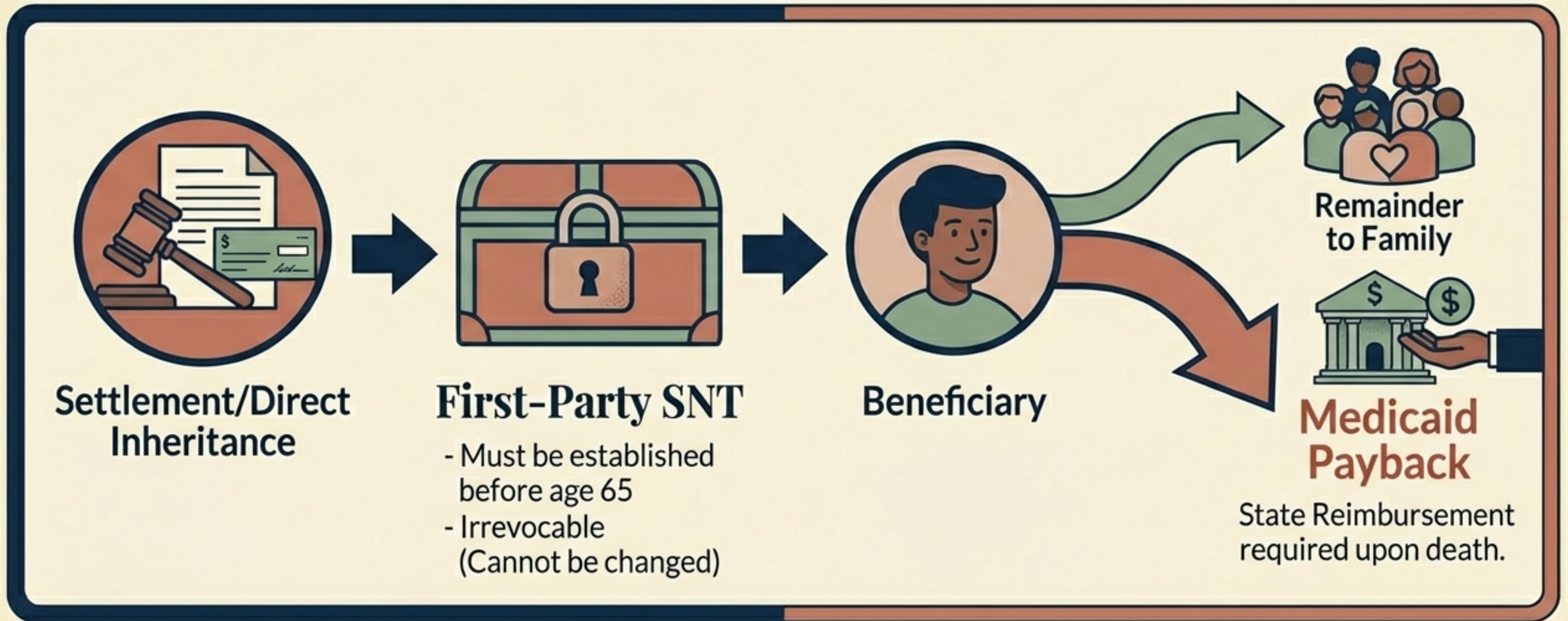


## Why it is the Gold Standard:

This trust gives you full control over the design and terms, and protects the family's assets from state recovery.



# First-Party Trusts: When the child holds the assets



**This is a damage control tool. It secures eligibility, but at a higher long-term cost.**



# Pooled Trusts: The Community Option

## How it Works

1. You join a Master Trust run by professionals.
2. Professionals handle compliance, tax, and distributions.
3. The child has a sub-account, but the heavy lifting is done by the nonprofit.



## Trade-offs

**Pros:** Professional management, no burden on family members.

**Cons:** Enrollment fees and annual administrative costs.



# Trustee selection is an operational job, not an honorary title



## Family Member

Intimacy, Free Labor,  
but potential Overwhelm.



## Professional

Compliance Expert,  
Continuity, but costs Fees.

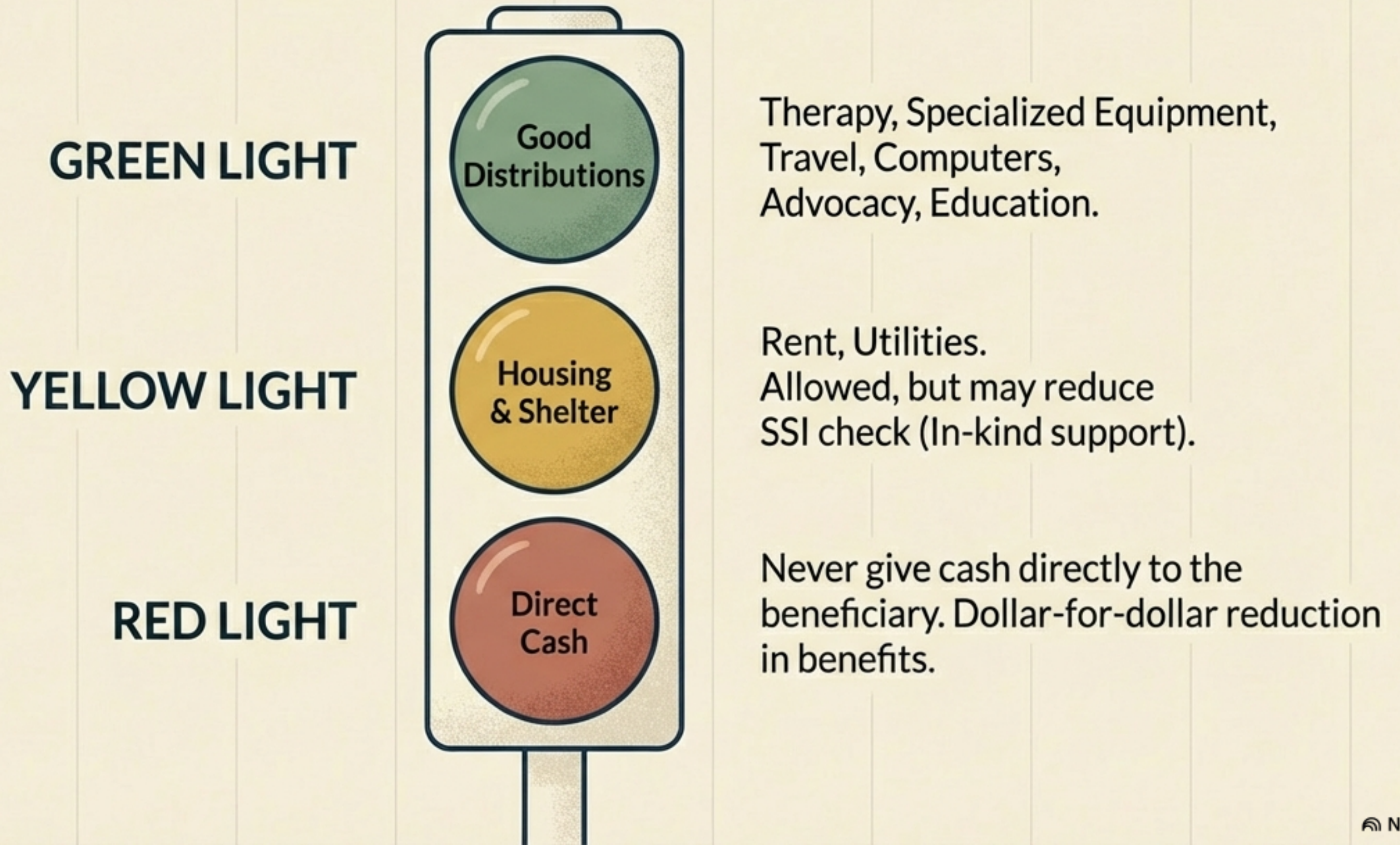
## The Actual Duties

- **Duty of Loyalty:** Act solely in beneficiary's interest.
- **Prudence:** Keep detailed accounting records.
- **Policy:** Interpret complex SSI manuals.

"There is no universal right answer. The question is: who will actually do this work for the next forty years?"

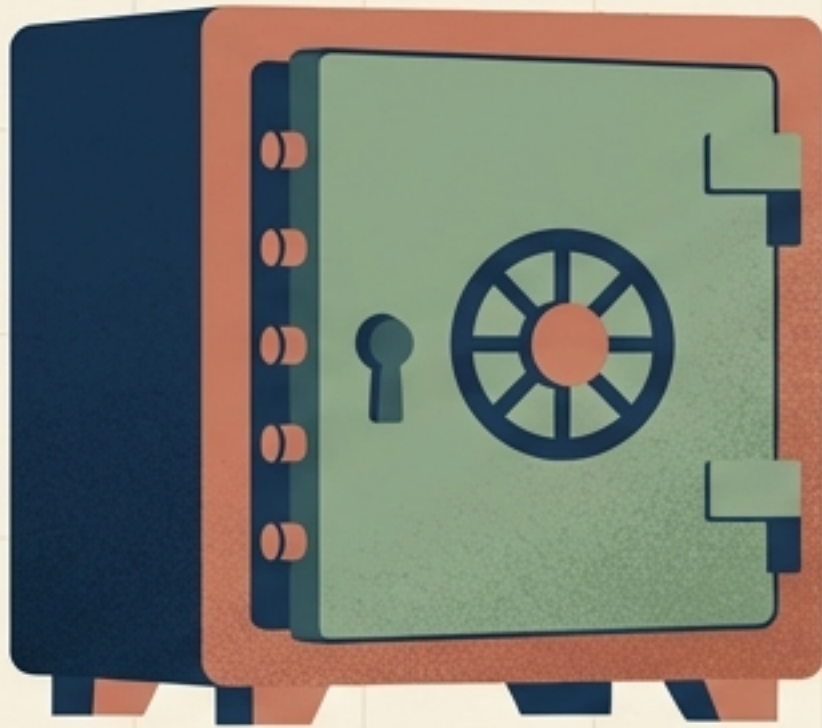


# Supplement, don't replace.





# ABLE Accounts: The companion tool for autonomy



## Special Needs Trust

For large assets, housing,  
and complex care.  
Controlled by Trustee.



## ABLE Account

For daily spending and autonomy.  
Controlled by Beneficiary.

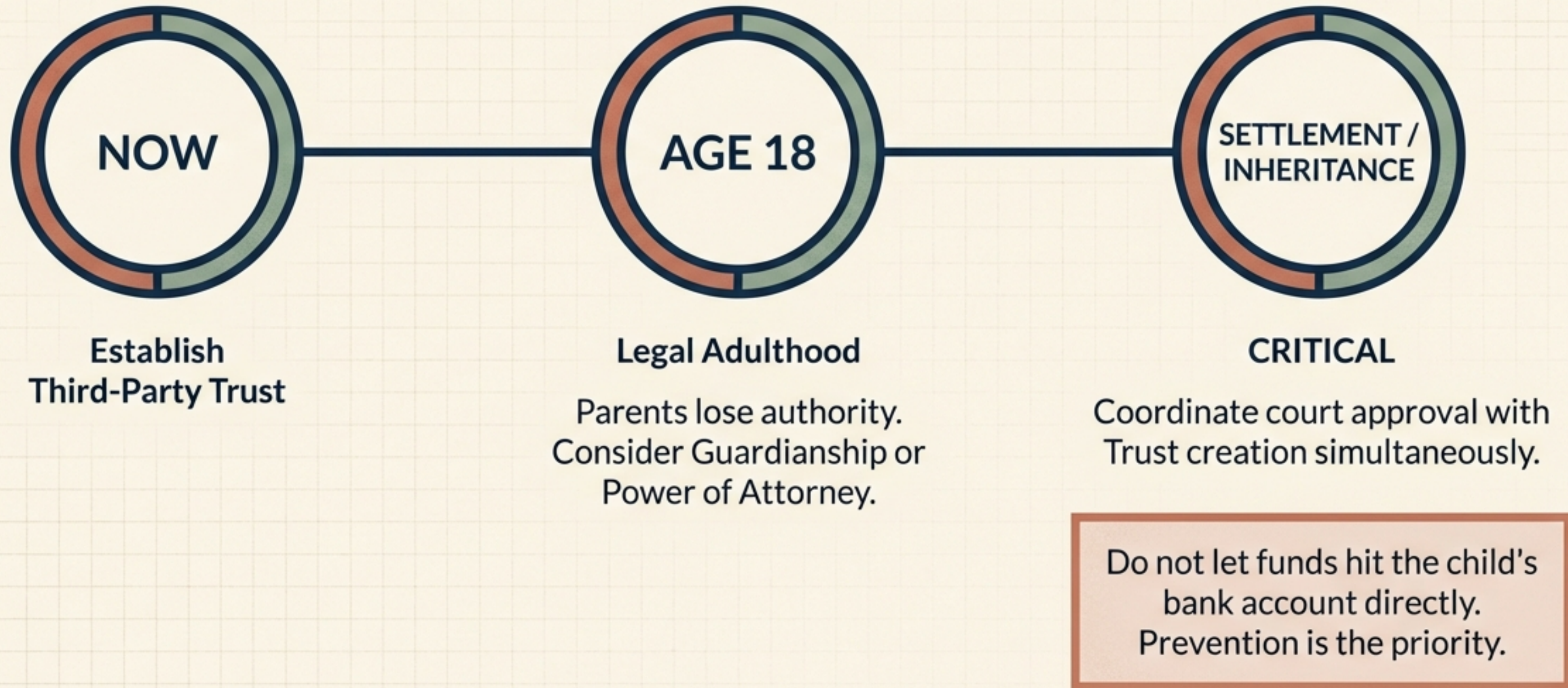
- Tax-advantaged savings.
- Up to \$100,000 disregarded for SSI.
- Eligibility: Disability onset before age 26 (moving to age 46 in 2026).

Strategy: Not a replacement for a Trust, but a powerful partner.



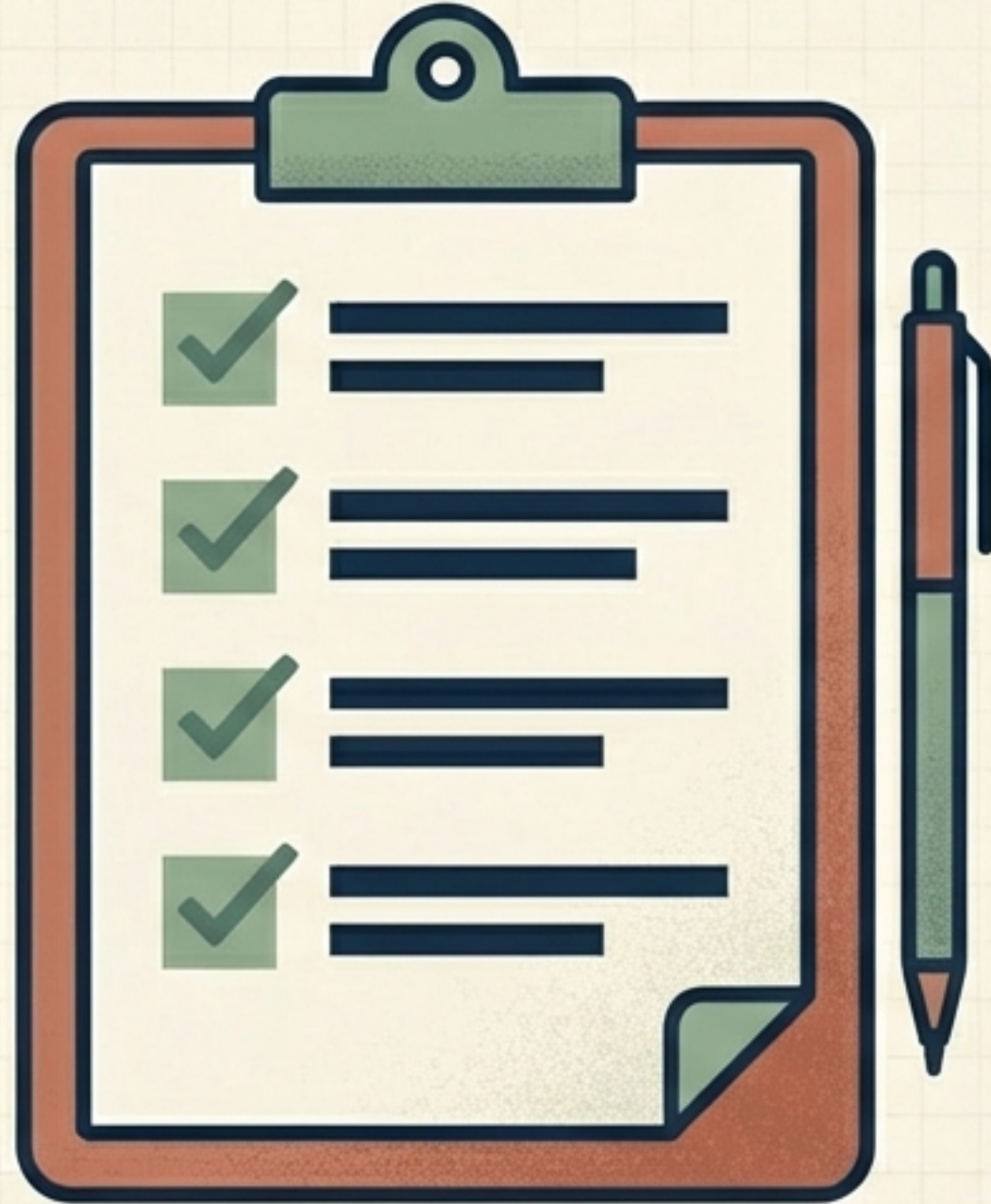
# Transitions happen fast—plan before the crisis

in Playfair Display





# Vetting your attorney protects your plan



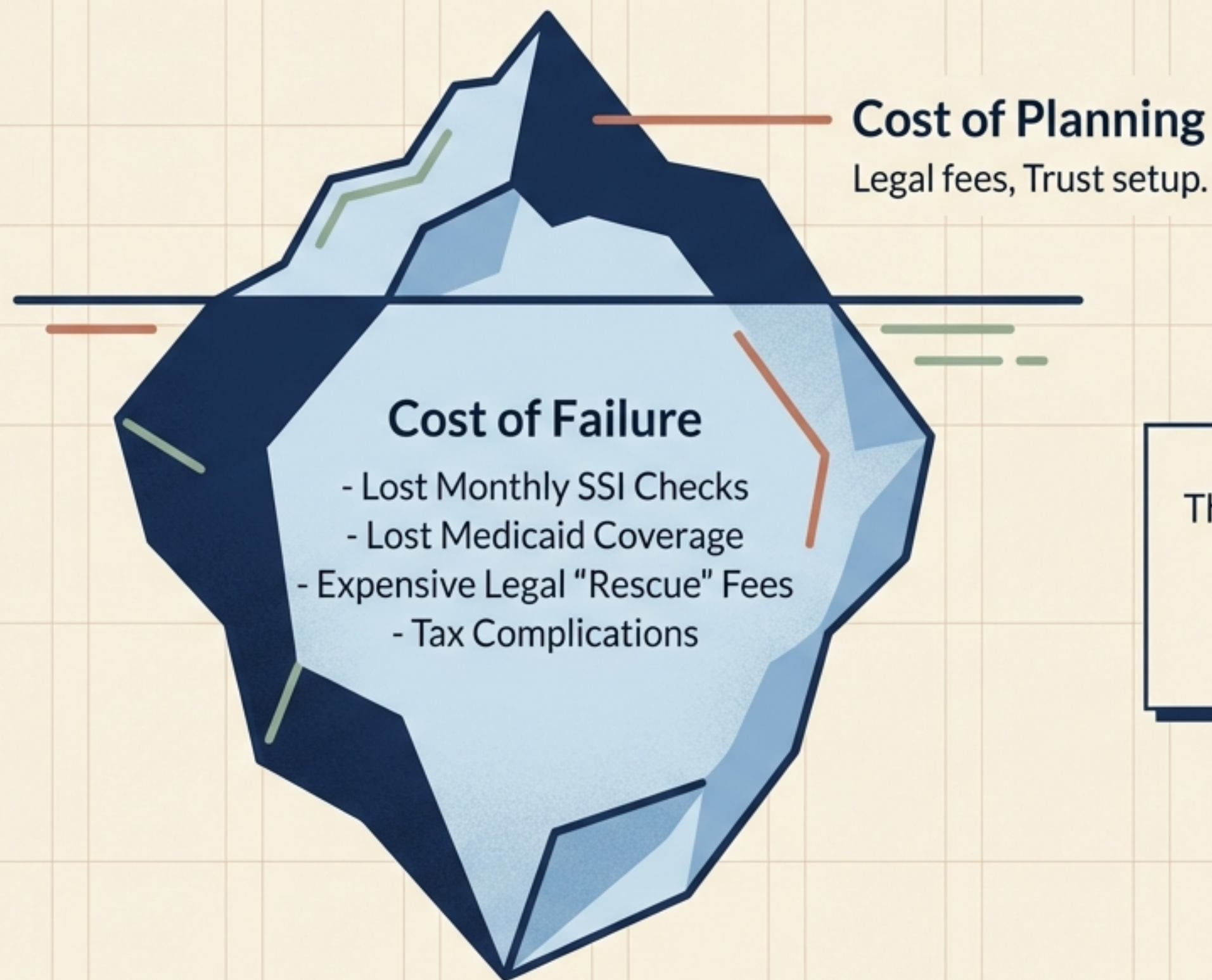
## Questions to Ask

1. **VOLUME:** How many Special Needs Trusts have you drafted in the last year?
2. **PAYBACK:** How do you handle payback language if we move states?
3. **MANUALS:** Do you provide written instructions for the trustee?
4. **ASSET FLOW:** Will you review beneficiary designations to ensure funding works?

This is a specialty field. Generalists often miss critical details.



# Prevention is cheaper than repair



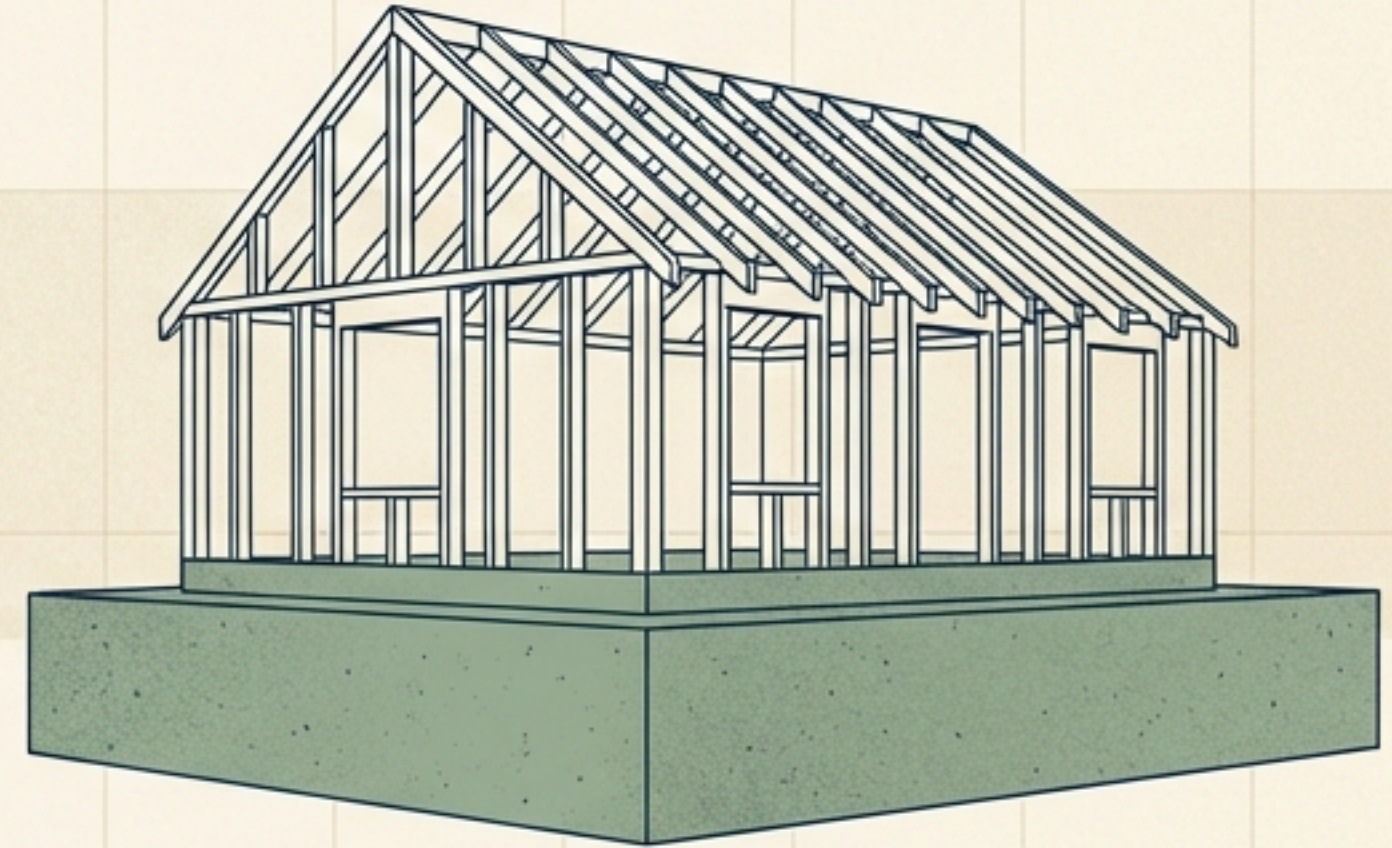
The cost of the trust is visible.  
The cost of lost benefits is  
hidden, but much larger.



# Support without disqualification

## The Moral Center

This is not about gaming the system. It is about recognizing that public benefits have rigid rules. The Trust allows you to build a life *\*around\** those rules.



*“When you leave money to a properly drafted Special Needs Trust, you do not hand your child ownership and risk. You hand them support and stability.”*



# Summary and Next Steps

