Enhancing the lives of individuals with disabilities is at the heart of what we do. Our person-centered approach means individuals we support are intimately connected to the decisions regarding the distributions of their funds. Our experienced staff ensure funds are used only for approved expenses set by the statutes that govern Special Needs Trusts.

Special Needs Trusts enable individuals with disabilities to maintain stability through public benefits while retaining access to resources that supplement their ability to purchase items they otherwise couldn’t afford. These funds often come to individuals as an inheritance or legal settlement.

We provide a high-quality product at relatively low cost — in part because costs are distributed to a pool of individuals and investments are done for a large pool of funds. We are able to adapt quickly to changes in regulations and practices through our network of attorneys and fund managers who are experts in the field of special needs trust law.

One type of Special Needs Trust, the Supplemental Needs Trust — also known as a Third-Party Trust — is a great financial planning tool for families who include someone with a disability. The Supplemental Needs Trust allows parents (or other interested parties) to fund a trust account that can provide the extras that improve the quality of life for their child. A Supplemental Needs Trust will allow secondary beneficiaries, often siblings, to inherit any remaining funds in the event of the primary beneficiary’s death.

A Special Needs Trust is a great way to reserve assets that enhance the quality of life for an individual with a disability.

Warmly,

Kim Watson
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Tips for Helping Families Plan for an Individual Living with a Disability

As families plan for the ongoing care and support of a family member living with a disability — whether that be a child, grandchild or other family member — here are two key factors to keep in mind.

**Disinheritance**

Many individuals with disabilities rely on government benefits such as Supplemental Security Income, Medicaid or other benefits to meet their basic needs for food, shelter and medical care. This means the family member with a disability needs to meet asset and income requirements in order to qualify. Many families often make the mistake, or are advised to, disinherit their loved one in order to preserve their loved one's eligibility for benefits. Remember, public benefits are designed to meet basic needs. A Supplemental Pooled Trust can set money aside to help with other expenses and preserve eligibility for benefits now and in the future.

_planning tip:_ Family members should consider establishing a Supplemental Pooled Trust to ensure a higher quality of life for their loved one.

**Procrastination**

_planning tip:_ Don't wait to plan for a loved one with a disability. Having a plan in place will bring peace of mind no matter what happens. An individual with a disability may not have the capacity to work or find additional resources to support the higher quality of life that can be achieved with a Supplemental Needs Trust.

_Funding Statement_

LSS program expenses are paid for through trustee fees incurred by every individual's account in the Pooled Trust. The program is entirely private-pay and no public funds are used to support LSS Pooled Trust Services.

**80% — Trustee Fees**

**20% — Joinder Fees** [one-time fee to join the Pooled Trust; $1,000 per account]

This revenue pays for the current level of staffing: a program director, two program associates who work directly with participant requests, a half-time outreach representative and two part-time support staff.