

Special Needs Discretionary Trust

ESTATE PLANNING

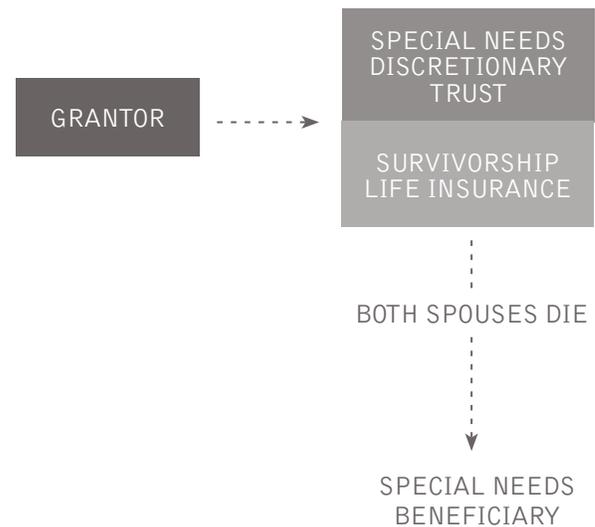
A SPECIAL NEEDS DISCRETIONARY TRUST is designed to benefit children with special needs. If properly structured and administered, it allows your disabled child to receive an inheritance without impacting eligibility for select government programs such as Medicaid and Supplemental Social Security Income.

While your child will be the beneficiary of this trust, a trustee would need to be appointed and given total control over the distribution of the trust assets.

BENEFITS

of a Special Needs Discretionary Trust:

- You can arrange to provide funding for your child's needs after your death.
- The trust can be set up so the inherited assets do not affect the beneficiary's eligibility for government benefits.



CONSIDERATIONS

with a Special Needs Discretionary Trust:

- The trust is irrevocable, so it cannot be amended or revoked.
- To prevent jeopardizing eligibility for government benefits, the beneficiary may not own or have direct access to the trust funds.
- You must give a trustee absolute discretion regarding the distribution of the trust benefits to your child.

Considering how this trust will fit your specific situation? This is Richard and Sherry's story.

GET TO KNOW THE ATKINSONS.

THEY ARE INCLUDING
A SPECIAL NEEDS
DISCRETIONARY TRUST IN
THEIR ESTATE PLAN.

NOW THEY CAN SLEEP
BETTER AT NIGHT, KNOWING
THEIR SON IS PROTECTED.

Richard and Sherry Atkinson have a 22-year-old son with special needs. Because they are able to provide him with all the support he needs, their son doesn't currently receive government assistance. Richard and Sherry want to make sure he's taken care of after they die—medically and financially.

The Atkinsons have decided to set up a special needs discretionary trust as part of their estate plan. The trust purchases a survivorship life insurance policy, and their son will be the sole trust beneficiary.

Richard and Sherry also designate a trustee and give her complete discretion regarding the distribution of their son's benefits.

After both Richard and Sherry pass away, their life insurance policy will pay a death benefit out to the special needs trust. Their son will then receive distributions that will help support him financially.

And because they carefully established the trust and gave full control to the appointed trustee, their son will still be eligible to apply for needed medical and financial support from government programs.

You can have the same peace of mind by setting up a special needs discretionary trust today.

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