

Why a Special Needs Trust?

For you. For them. For generations to come.

States Are Cutting Back On Services For People With Disabilities

Declining tax revenues are causing a majority of states to cut spending to social service programs reducing necessary services for disabled individuals and their families.

From Elizabeth McNichol and Iris J. Lav. "New Fiscal Year Brings No Relief from Unprecedented State Fiscal Problems," Center on Budget and Policy Priorities, revised September 3, 2009.

State Medicaid Programs and SSI Pay For Essential Items

But, many expenses are NOT covered*:

- √ Dental care
- √ Out-of state medial expense or travel costs
- √ Car expenses
- √ Home purchase and home improvements
- √ School tuition
- √ Entertainment (ie. books magazines, movies)
- √ Telephone services
- √ Wheelchairs

*Check with your state's Medicare Program.

Supplemental Security Income (SSI) Program

Allows a disabled individual to have \$2,000 in assets, but with a third party Trust, the recipient can have access to other assets.

From "What You Need to Know When You Get Supplemental Security Income SSI" at www.socialsecurity.gov

Can SSI Benefits Be Lost?

Yes, if bills are paid by someone else for:

Shelter related expenses

Groceries or meals

Clothing

Or cash payment of many other items

From "What You Need to Know When You Get Supplemental Security Income SSI" at www.socialsecurity.gov.

Dunham Trust Company is a privately held trust company founded in August, 1999.

It is licensed and regulated by the State of Nevada,
Department of Business and Industry, Financial Institutions Division.

Why Dunham Trust Company for a Special Needs Trust?

For you. For them. For generations to come.

How Dunham Trust Company Works with Families

Dunham Trust Company will use discretion in the best interest of the disabled individual.

Act prudently to help ensure benefits are not lost.

We understand public benefits and keep up with changes in the law.

We conform to all statutory fiduciary requirements.

We understand tax laws.

We keep immaculate books.

We are advocates and help prevent manipulation of the trust.

Every Beneficiary Is Different

Dunham Trust Company recommends that the plan be flexible to accommodate good and bad times.

In most cases, the trust must last for the lifetime of the beneficiary. We believe the ideal trustee should be a perpetual entity.

A Special Needs Trust helps provide the opportunity to assure life long advocacy for the disabled individual.

How May Dunham Trust Company Assist My Loved Ones?

Pay bills for the disabled person.

Help protect financial eligibility for public assistance programs such as Supplemental Security Income (SSI) and Medicaid.

Act as liaison with the disabled person and family members.

Work with providers, vendors, care givers, and other professionals.

Dunham Trust Company is a privately held trust company founded in August, 1999.
It is licensed and regulated by the State of Nevada,
Department of Business and Industry, Financial Institutions Division.

MKT-GP-00447 REV 12/31/18

200 S. Virginia Street, Suite 400, Reno, NV 89501 | 888.438.6426 | www.dunhamtrust.com