

Why a Special Needs Trust?

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.

Source: Elizabeth McNichol and Iris J. Lav. "New Fiscal Year Brings No Relief from Unprecedented State Fiscal Problems," Center on Budget and Policy Priorities

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.

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

Every Beneficiary Is Different

Dunham Trust 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.

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

Can SSI Benefits Be Lost?

Yes, if bills are paid by someone else for:

- Shelter related expenses
- Groceries or meals
- Clothing
- Cash payment of many other items

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

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How Dunham Trust Works with Families

Dunham Trust 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.

How May Dunham Trust 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.