



Enriching your loved one's future

A special needs trust can supplement government benefits and provide for a higher quality of life for your loved one with special needs.

Following the birth of their son Paul, Martin and Sally Johnson created an estate plan naming him as the sole beneficiary. Their lives changed dramatically when Paul experienced the onset of severe epilepsy and developmental regression at the age of four. It became clear Paul would have lifelong special needs, and the Johnsons needed to rethink everything — especially naming Paul as their sole beneficiary.

Due to income-based guidelines, leaving Paul as little as \$2,000 could affect his eligibility for Supplemental Security Income (SSI), Medicaid and other means-tested benefits. The Johnsons decided to consult a financial advisor for guidance in planning a lifetime of care for Paul.

Little things can make a big difference

After meeting with their advisor, the Johnsons learned they could create a Special Needs Trust (SNT) to ensure Paul has access to financial resources without jeopardizing his eligibility for government benefits. They included specific language in the SNT as legal guidance on how the funds should be used to enrich Paul's life. Some of the hobbies that make Paul happiest and the SNT will pay for include:



Summer camp and fall basketball league



Trips and accommodations to sporting events



Friday night bowling with his support group



Protecting the future

Although the SNT can be used for a variety of purposes, the funds shouldn't be used for cash distributions or pay for items covered by Paul's public assistance, such as*:



Food, groceries and restaurant meals



Rent, mortgage, and mortgage taxes (if required by mortgage terms)



Basic utilities (e.g., heating fuel, gas, electricity, water, sewer and garbage removal)

* Payments from an SNT for the above items could reduce SSI payments

Planning today for a brighter tomorrow

The Johnsons were initially overwhelmed by the task of planning a lifetime of care for Paul. However, their financial advisor helped develop a clear roadmap for Paul's future — outlining the steps they should take today for a brighter tomorrow.

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