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1

Parents establish a third-party special needs trust to leave money to a special needs child without disqualifying the child for Medicaid and Supplemental Security Income (both means-tested programs).



PARENTS + DONORS

3

A carefully selected trustee makes distributions to service providers on behalf of the special needs child to supplement government benefits and enhance quality of life.

2

Parents and others may put money into the trust at any time. However, the majority of funding comes at the parents' deaths from life insurance or an inheritance or both.



SERVICE PROVIDERS




ON BEHALF OF CHILD WITH SPECIAL NEEDS



BENEFICIARIES

4

When the person with special needs dies, the trust pays funeral expenses, then distributes remaining assets to named beneficiaries.



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