

FREQUENTLY ASKED QUESTIONS

Who benefits from a Special Needs Trust?

People with physical, cognitive, or age-related disabilities who need:



- Protection of eligibility for benefits
- Assistance with financial management
- Protection from financial exploitation
- Investment expertise for a windfall, settlement, or award
- Help maintaining compliance and reporting to state and federal agencies

How can the money in a pooled special needs trust be used?

Funds can be used for many items or services that will benefit the beneficiary, for example:

- Home purchase, maintenance, remodeling
- Telephone, cable television
- Computer, internet, software
- Vehicle purchase and maintenance
- Supplemental care, including dental, vision, wellness
- Adaptive devices
- Entertainment, pet supplies, hobbies
- Clothing
- Travel
- Education

Can I take the money out of the trust once it is established?

No, by law, special needs trusts are irrevocable and may only be used on behalf of the beneficiary, with the guidance of a trustee.

How is the money invested?

SNTN has chosen a banking partner and co-trustee with highly specialized knowledge in trust investments. Funds are professionally and conservatively invested, within SNTN's investment policy guidelines, by financial advisors currently managing more than \$4 billion in assets.



WE BELIEVE

- *Individuals have the right* to be fully informed about resources and opportunities to preserve their current and future benefits, consistent with federal and state law.
- *Families deserve peace of mind* about future continuity of care and economic well-being for a loved one with a lifelong disability.
- *Everyone has something to give.* As a community, we are best served when each of our citizens has the support necessary to contribute to their fullest potential.



OUR MISSION

The Special Needs Trust Network provides financial oversight and guidance to people living with a diverse array of disabilities. Our long-range planning strategies, specialized trust management services, and tireless community advocacy provide our clients with increased quality of life, compassionate, individualized care management, and responsible use of beneficiary funds, regardless of amount.

The Special Needs Trust Network, Inc is a private non-profit 501(c)3 organization, permitted by federal regulation to operate pooled special needs trusts for people with disabilities.



SNTN

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SNTN

The Special Needs Trust Network, Inc.



Community  Connection
Trust  Confidence  Hope

The Special Needs Trust Network helps families and communities increase quality of life for those with disabilities.

OUR SERVICES

The Special Needs Trust Network provides a pooled master trust that meets state and federal requirements—an umbrella over individual sub-accounts. We help protect choices and quality of life through financial services, community connections, and individualized care management.

We are concerned with the person, not just the money. Our advocacy services increase continuity of care and help protect beneficiary rights. We also offer:



- Assessment and planning
- Helping the beneficiary access their funds in ways permitted by regulation
- Bill paying and shopping for approved items/services

OUR TEAM



Our team never loses sight of the fact that *our beneficiaries are not numbers in a ledger*, they are brothers, sisters, mothers, fathers,

sons, and daughters. We understand that you rely on our professional competency, but also our compassion. We act not just as trustees and money managers, but as an integrated support team.

We know—first-hand—what it means to care for a person with special needs, and have decades of experience providing specialized trustee services. We are committed to hearing and understanding your needs because every one of our clients is unique and deserves exceptional care.

OUR STRATEGY

- *By pooling our beneficiary trust sub-accounts*, we reduce investment costs and access investments available only to larger funds.
- *By working with highly qualified legal and financial advisors*, we help our clients plan appropriately for large or small sub-accounts.
- *By creating strong community connections*, we identify resources for support, educational options, and professional guidance.
- *By tireless advocacy and community building*, we seek opportunities for increased self-sufficiency where possible.



Don't wait.

303.331.4420

Call today.

www.SNTNetwork.org



How can you or a loved one find support to make crucial financial decisions?



START WITH SNTN

Contact us today to make the most of tomorrow.