



Achieve More

Through Special Needs Trusts





“My special needs trust from ACHIEVA Family Trust has opened up opportunities for me that I didn’t imagine possible.”

Javion, trust beneficiary

Here for You!



We believe that people living with disabilities can achieve more, soar higher, and have equal opportunities for success, today and in the future.

Whether you are an individual with a disability, a family member, or a professional working with individuals with disabilities and their families, you may be searching for answers about how to protect assets while maintaining current and future benefits.

THAT'S WHERE WE COME IN

At ACHIEVA Family Trust, our core focus is working with individuals with disabilities and their families to help them plan for their futures and enhance their lives through **special needs trusts**. Since 1998, we have provided the peace of mind that comes with having experienced, trusted experts by your side who help to enhance your loved one's quality of life.

IS A TRUST RIGHT FOR ME?

- Family members of an individual with a disability want to **begin saving for their future** or are **developing their estate plans**.
- An individual with a disability has **too many assets to remain eligible for government benefits**.
- An individual with a disability **receives a financial settlement or inheritance that would affect his or her eligibility** to receive essential government benefits.

Third Party Trust

Marie



BACKGROUND

Marie, a 48-year-old woman with an intellectual disability, was living with her mother, Jeanne. Marie enjoyed socializing with her friends and her dog, Ace, that her mother had given her. Jeanne wanted her daughter's future to be protected, so she contacted ACHIEVA Family Trust for help.

WHY A SPECIAL NEEDS TRUST?

Jeanne worked with a local elder law attorney and established a Third Party Special Needs Trust as part of her will one year before she passed away suddenly. Following Jeanne's passing, ACHIEVA Family Trust was able to secure temporary housing for Marie until permanent housing could be arranged.

RESOLUTION

Her mother's wish for Marie to lead a fulfilling life was realized. By establishing the special needs trust, Marie's mother could safely leave assets in her estate to her only daughter, without jeopardizing her eligibility for government benefits. Marie's transition from sudden loss to new life opportunities was seamless, and she now has funds available to travel and pursue her interests.

Did You Know?

Our special needs trust can be established for as little as a \$500 deposit.

We serve individuals across Pennsylvania and a number of other states.



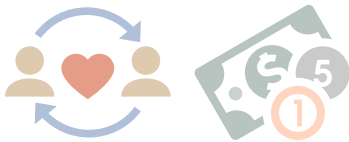
What Is a Special Needs Trust?



A SPECIAL NEEDS TRUST HELPS PROTECT THE ASSETS OF A PERSON WITH A DISABILITY. It allows the beneficiary, or the individual receiving the benefits, to make critical, life-enhancing purchases, like medical care, clothing and transportation.



ACHIEVA FAMILY TRUST HELPS BENEFICIARIES AND THEIR FAMILIES PLAN FOR THE FUTURE. Our experts work to ensure that you have access to your funds without losing government benefits.



GOVERNMENT BENEFITS HELP INDIVIDUALS WITH DISABILITIES AND THEIR FAMILIES PAY FOR SPECIFIC NEEDS. These benefits include Medical Assistance, Medicaid Waivers and Supplemental Security Income (SSI), Social Security Disability and Medicare.



HOWEVER, IF A PERSON HAS MORE THAN \$2,000 IN ASSETS, THEY CANNOT ACCESS THESE GOVERNMENT BENEFITS. A special needs trust allows people to exceed the \$2,000 asset limit, access government benefits and supplement those benefits with their trust funds.

Types of Trusts



ACHIEVA Family Trust offers three types of low-fee trusts to protect and enhance quality of life for individuals with disabilities.

The beneficiary, their parent, grandparent, legal guardian or the court can establish this trust.

POOLED TRUST

ACHIEVA Family Trust operates the largest Pooled Trust in Pennsylvania and also serves several other states. The assets of all the beneficiaries in a Pooled Trust are combined (or “pooled”) for investment purposes. The trustee still separately accounts for each person’s interest. Trust accounts can be established quickly and at little or no cost. Any remaining funds, when the beneficiary passes away, are placed in a Charitable Residual Account that benefits individuals with disabilities.

Any beneficiary under 65, their parent, grandparent, legal guardian or the court can establish this trust.

PAYBACK TRUST

Individuals with a disability who are receiving funds in their name, particularly as a result of a personal injury or a malpractice settlement, can benefit from a Payback Trust. It enables them to utilize the funds in their trust to pay for expenses that are not covered by government benefits. These include home modifications, adapted vehicles and specialized treatments or medications. The beneficiary continues to qualify for their government benefits, but upon the death of the beneficiary, any funds remaining must be used to “pay back” the state(s) for Medicaid Services received. Following this payback, remaining funds are distributed to other individuals and/or organizations according to the trust document.

Anyone can fund this trust during their lifetime and/or through their estate plans for a beneficiary of any age.

THIRD PARTY TRUST

With a Third Party Trust, friends and family of an individual with a disability can provide for their loved one while still preserving the individual’s eligibility for essential, lifelong supports and services. Funds remaining at the death of the beneficiary are distributed according to the trust document to other individuals and/or organizations.

“The real advantage of the Pooled Trust is the legacy you can leave for others. That’s the difference ACHIEVA Family Trust brings.”

Monique, attorney

“Thank you for the stair lift. I’m so happy to be able to use the stairs easily again. It truly means the world to me.”

James, Charitable Residual Account recipient

This account provides supplemental supports and services for children and adults with disabilities.

CHARITABLE RESIDUAL ACCOUNT

Some families lack the resources to access critical supports and services. We are proud to assist through the Charitable Residual Account. When the beneficiary has passed, any existing Pooled Trust funds become part of this account used to benefit individuals with disabilities. Since 2005, we have been able to provide more than \$4,000,000 in goods and services to people in need with disabilities.



OUR TRUSTS OFFER:



- **Low Fees:** As a nonprofit organization, we offer some of the lowest fees. Trusts can be established with a deposit as low as \$500. There are also no start-up fees or fees to close an account.
- **Professional Trust Management:** We use highly regarded investment managers for trust funds.
- **Personalized Service:** All of our caring, knowledgeable trust administrators have extensive experience with social services and government benefits.

Taylor



BACKGROUND

Taylor is a lively 12-year-old girl who loves to have fun with her siblings. She has severe, lifelong physical and cognitive impairments because of an injury at birth. Her parents didn't know if their child would ever have the opportunities other children have. Her family worked with a local malpractice attorney, and Taylor was awarded medical malpractice settlement funds that were placed in a Payback Special Needs Trust for her benefit with the help of ACHIEVA Family Trust.

WHY A SPECIAL NEEDS TRUST?

Taylor has had several surgeries, and needs a wheelchair and other special equipment. Without the special needs trust, the funds from Taylor's settlement would disqualify her for government support.

RESOLUTION

Trust administrators helped the family use trust funds to make major modifications to the family home that benefitted Taylor. They also purchased an accessible van, a bed designed for children with severe physical impairments and other specially adapted equipment that would not be covered by government funds.

Did You Know?

Our professional trust administrators average 15 years of experience with social services and government benefits.

We offer no-cost consultations for families and professionals regarding issues such as government benefits and future planning.



How We Make It Possible



Every individual deserves the opportunity to achieve more. Through expert trust administrators and professional trust management, we are an accessible, one-stop resource for information and education — all to enhance the lives of individuals with disabilities.

PROTECTING FUTURES

When you or someone you love has a disability, combining personal caregiving and everyday needs can be challenging. At ACHIEVA Family Trust, each beneficiary is provided with a personal trust administrator to help them navigate the process of using their trust in the most effective way possible.

With unique social services experience, trust administrators help beneficiaries use their trust in a way that allows them to retain their government benefits. And when they need additional help, their trust administrator can connect them with a network of resources, from case management to legal advice.

FUTURE PLANNING — Thousands of families are caring for their children with disabilities and do not have a will nor plans for their future care. Our Future Planning services provide them with resources, education and guidance. Our network provides families with greater access to the information they need to help them care for their loved one.

ENHANCING LIVES

Know you're protected with reliable trust management that keeps the best interests of each beneficiary at heart. As a nonprofit, we are driven by a mission to help people improve their quality of life by focusing on the individual rather than the size of their trust. Quality investment managers work together to protect and prudently grow the funds by choosing investments designed for conservative growth.

“I don't know what we would have done had it not been for ACHIEVA Family Trust. We would give anything for our daughter, and having their support has meant the world to our family.”

Peter, Taylor's father

Jackson



BACKGROUND

Jackson is a 33-year-old man with an intellectual disability, living with his mother and working a part-time job. His father passed away unexpectedly without a plan in place for the funds that he wanted to leave for Jackson. The funds from his father's estate, and a small retirement savings that Jackson had from his work, made him ineligible for important government benefits that would enable him to receive services while living with his mother and in the future.

WHY A SPECIAL NEEDS TRUST?

Jackson and his mother contacted ACHIEVA Family Trust to set up a Pooled Trust for Jackson's benefit. The funds in Jackson's name were placed in a Pooled Trust, and immediately, he was able to apply for a Medicaid Waiver funding for services.

RESOLUTION

Through the Medicaid Waiver, Jackson receives companion services that allow him to participate in community activities, and will ensure that residential supports are available to Jackson in the future. With his Pooled Trust funds, Jackson is able to go to baseball games, pay for medical needs and live with the peace of mind that his future is protected.

Did You Know?

A family's proper planning can help to avoid a future crisis in the life of a loved one with a disability.

Individuals with disabilities are able to establish a Pooled Trust for their own benefit.



Achieve More!

ABOUT ACHIEVA FAMILY TRUST

A member of the ACHIEVA family of organizations, we were established in 1998 to address parents' wishes to protect their children's futures. Now, we are one of the largest, most respected corporate fiduciaries for special needs trusts in Pennsylvania. We are a nonprofit organization serving more than 2,000 individuals, with more than \$100 million in assets under management.

We believe that everyone should have an equal opportunity to live a better quality life. That's why ACHIEVA Family Trust is committed to serving people with any type of disability, including physical, mental health and intellectual.

GET TO KNOW OUR TEAM

People are our passion, and our life's work is helping individuals with disabilities and their families lead better lives through special needs trusts. Our team has extensive knowledge and experience in social services, trust administration and government benefits.

We have an Education and Outreach Team that is available to speak to a variety of groups, including families and professionals, to make them aware of the availability of special needs trusts and other planning options. The Education and Outreach Team also attends many vendor fairs and provides a monthly newsletter to families and professionals.

TALK TO US

It's never too late or too early to start planning for the future.
We're here for you when you want to talk about a special needs trust.

Get a no-cost consultation today.
Call (412) 995-5000 x565 or 1-888-272-7229.
Email at FamilyTrust@ACHIEVA.info.



“I was very worried that my son would be left without a safe place to live after I am no longer here to care for him. ACHIEVA Family Trust helped protect his future.”

Ruth Ann, Jackson's mother



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ACHIEVA Family Trust is a member of the ACHIEVA family of organizations.

ACHIEVA is an equal opportunity employer. ACHIEVA strives to maintain its diverse workforce and encourages all qualified people to apply for employment regardless of disability, race, color, religion, sex, ancestry, age or national origin. Admission, the provision of services and referrals of people we support are made without regard to race, color, religion, disability, national origin, age or sex.

ACHIEVA supports and empowers individuals with disabilities and their families.