

PLANNING FOR THE FUTURE

For families that include a person with a disability, planning for their loved one's future financial stability is critically important.

You're currently able to provide "extras" that aren't covered by income a son or daughter earns from work or receives from government programs like SSI. But how can you ensure this extra support will continue after you're gone?

Or perhaps your family member with a disability receives a windfall like an inheritance or government back payment. How can you ensure this windfall doesn't jeopardize their eligibility for government benefits, while still protecting the money for their future use?

If you create a trust fund, who will supervise it and ensure disbursements don't jeopardize eligibility for government benefits—or aren't spent for purchases you wouldn't want?

THE ARC MASTER POOLED TRUST

The Arc Minnesota, the state's largest advocacy organization for persons with a disability, has created its Master Pooled Trust to provide long term financial services to families. The Arc Master Pooled Trust offers financial, management and estate planning benefits for people with disabilities and their families.

WHAT ARE THE BENEFITS OF THE ARC MINNESOTA MASTER POOLED TRUST?

- Helps enhance the quality of life for a person with a disability by using the trust's money for items not covered by government benefits, such as vacations, cable TV or recreational activities. While government benefits cover only basics like food, shelter and medical care, a master trust can make life more enjoyable.
- Provides a more cost effective option than creating an individual trust with a bank, with lower fees for both enrollment and ongoing management.
- Sound investments. The Arc Minnesota partners with Associated Trust Co. to manage the Master Pooled Trust investment portfolio and to provide fund and tax accounting. The Arc Master Pooled Trust offers several investment options to fit the planning needs of families including:
 - A money market fund for safety and liquidity.
 - Bond funds generating either tax-advantaged income through Minnesota municipal bonds or taxable income from corporate or government bonds.
 - Strategies that combine stock and bond funds to fit investor timelines and risk tolerance.
- Relieves families from worrying about and staying current with government regulations. The Arc has the expertise to know what expenses can be paid without affecting eligibility for government benefits.
- Assists family members by handling the trustee duties. The Arc does the paperwork and reporting required by government agencies so families can focus on the individual.
- Fiscal oversight. The Arc, as trustee, supervises how funds left to the beneficiary are spent, to ensure they are used wisely.
- Ease of use. The Arc Master Pooled Trust Staff is available by phone or e-mail to help with questions on disbursements or other topics.
- Serves Minnesotans of all disabilities, including people with physical, mental, emotional, intellectual and other developmental disabilities.

Understanding Trusts

Disability support trusts provide a way for individuals with disabilities to enjoy a higher quality of life while safeguarding their government benefits.

Special Needs Trusts (1st party trusts) are funded by the beneficiary themselves with money from sources such as an injury settlement or inheritance.

Supplemental Trusts (3rd party trusts) are created and funded by parents, grandparents or others for the person with a disability.

Master Pooled Trusts combine the funds of beneficiaries to provide enhanced investment, management and cost efficiencies. Beneficiaries have their own accounts, which are monitored and tracked separately. The trustee must be a nonprofit.

The Arc Minnesota Master Pooled Trust was created in 2009 to provide services for Minnesota families. It offers both 1st Party and 3rd Party trusts.

The Arc Minnesota was established in 1954 by parents who joined together to create a better and more accepting world for their children. Now a statewide, not-for-profit organization, we understand the concerns of families who have a loved one with a disability.

Achieve with us.

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Master Pooled Trust

Helping families use funds wisely to provide the highest quality of life for a family member with a disability... now and for the future.