

POOLED
FIRST-PARTY
**SPECIAL
NEEDS
TRUST**



Secured Futures
A SECURED ALLIANCE AFFILIATE



POOLED SPECIAL NEEDS TRUST

MAINTAIN NEEDS-BASED GOVERNMENT BENEFITS

When it comes to estate or settlement planning for children and adults with special needs, one of the most important decisions you'll have to make is where you want to house cash and assets. Persons with disabilities who need to maintain their eligibility for needs-based government programs such as Supplemental Security Income (SSI) and Medicaid, must stay below certain income thresholds to stay qualified. A Pooled Special Needs Trusts lets children and adults with disabilities, receive a lump sum of money, real estate, stocks, or other investments – all while keeping their benefits intact.

SAFEGUARD BENEFITS

A Pooled Special Needs Trust with Secured Futures means the Trust pays for SSI and Medicaid approved expenses, ensuring beneficiaries maintain their government benefits. This approach to trust administration, safeguards eligibility while improving overall quality of life.

BENEFICIARY SERVICES

Whatever you need, we are here for you. We are waiting for your call with open arms and open ears — because at Secured Futures, you are part of our family. Beneficiaries and their family members can count on us to be there to advise, coach, and support them when needed.

UTILIZING FUNDS

We make it easy to access funds. From small to medium payouts, for bills and shopping, to large payouts, for cars and houses, beneficiaries have the option to either use their True Link VISA card for purchases on the go or submit requests as they come up.



HIGHLIGHTS:

- Protects government benefits.
- Someone answers when you call, or we'll call you back.
- We do not retain funds upon a beneficiary's passing.

TRUST ADMINISTRATION FEES

Trust Setup Fee:	One-time \$500
Administration Fee:	\$125 per account, per month (waived if FMV under \$10k, or over \$750k)
Fiduciary & Investment Fee:	Sliding 1.75% annually on FMV of account (Includes RIA, Management & Custody)
Termination Fee:	The higher of \$300 or 3% FMV (Assessed on death of beneficiary only)
Minimum Threshold:	None (We accept any size account)

Terms, Definitions & Conditions

“Trust Administration Fee” is a fee, for which beneficiaries receive unlimited distributions, unlimited calls & correspondence, and all processing and handling of beneficiary or interested stakeholder concerns. It also includes internal accounting and reporting, and full account maintenance. The Trust Administration Fee does not include 3rd-party vendor fees, legal fees, or accounting fees charged by 3rd parties.

“Fiduciary & Investment Fee” is an all-inclusive fee that includes Fiduciary Services, IPS monitoring, Registered Investment Advisor, Asset Custody, Money Management, and all account reconciliations at the investment level. This also includes all balancing, transactions, and wire & bank fees.

*Fiduciary Fee Breakdown

The following chart displays the fees and allocations to each entity. The total represents the tiered levels, where the actual (last column) shows how much the fee is when factoring in the assets held within previous tiers. (Example: If administering a \$1.5M trust, the actual Fiduciary Fee is 1.58% FMV, even though the assets between \$750k and \$1.5M are tiered in at 1.4%.)

FAIR MARKET VALUE	FIDUCIARY	OTHERS	TOTAL
FIRST \$750K	1.00%	0.75%	1.75%
\$750K - \$1.5M	0.75%	0.65%	1.40%
\$1.5M - \$3M	0.50%	0.55%	1.05%
\$3M - 5M	0.35%	0.35%	0.70%
ABOVE \$5M	0.25%	0.25%	0.50%