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Stay Informed

Stay informed about all of the great things happening at the OSNT by signing up for our email newsletters.

Go to OregonSNT.org, hover over Resources and select Newsletters.

For The Arc Oregon, visit our website at TheArcOregon.org and click the **Stay In Touch** box to join our list.



Manager's Message

Hello Everyone and Happy Fall!

During the summer we participated in a grant through The Arc US to provide outreach to Aging Caregivers to provide them with information and referral about future planning for people with I/DD. If you would like more information about planning for the future of yourself, or your loved one, please contact our office.

This fall will be a busy time attending conferences, locally as an exhibitor sharing not only about the Oregon Special Needs Trust, but also all of the programs and projects at The Arc Oregon, and also in Florida for the Stetson Special Needs Planning and Special Needs Trusts Conference.

There are some exciting possibilities that we are exploring in regard to affordable cell phone plans starting at \$25/month without credit checks and also a potential option for some beneficiaries to utilize a Prepaid card other than True Link for allowable incidental purchases.

Look for updates about these topics and the Stetson Conference in the next Winter issue.



Cici Gaynor
OSNT Program Manager

Cici

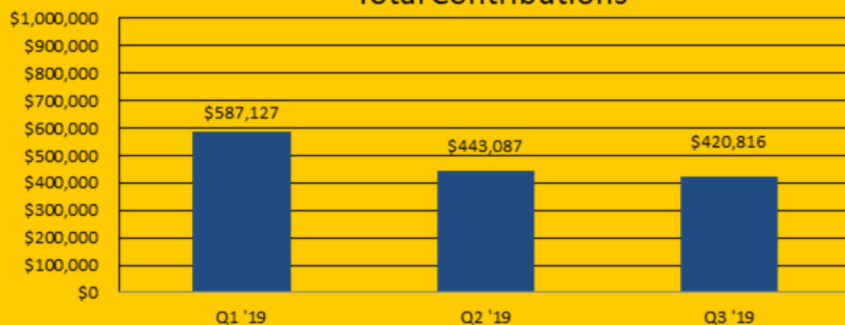
Informational Videos

Coming November 2019, you can go to our website OregonSNT.org and click on the Resources Page and access short videos that will provide information on a variety of topics.

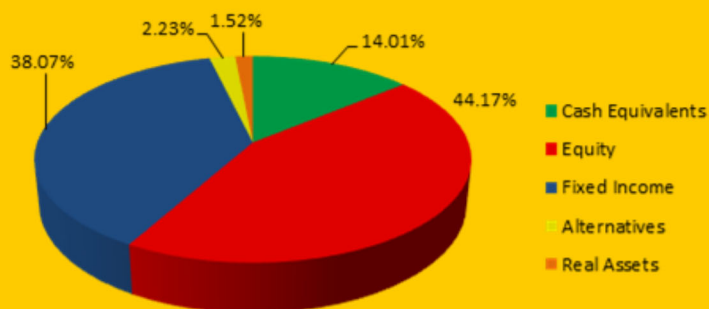
Our first video is called "Accessing Trust Funds." It covers key points of the disbursement process. We will add additional videos on other topics and are looking to schedule some webinars as well.

If you have a subject that you would like to see addressed in the future, email info@thearcoregon.org and we will see if we can accommodate your request.

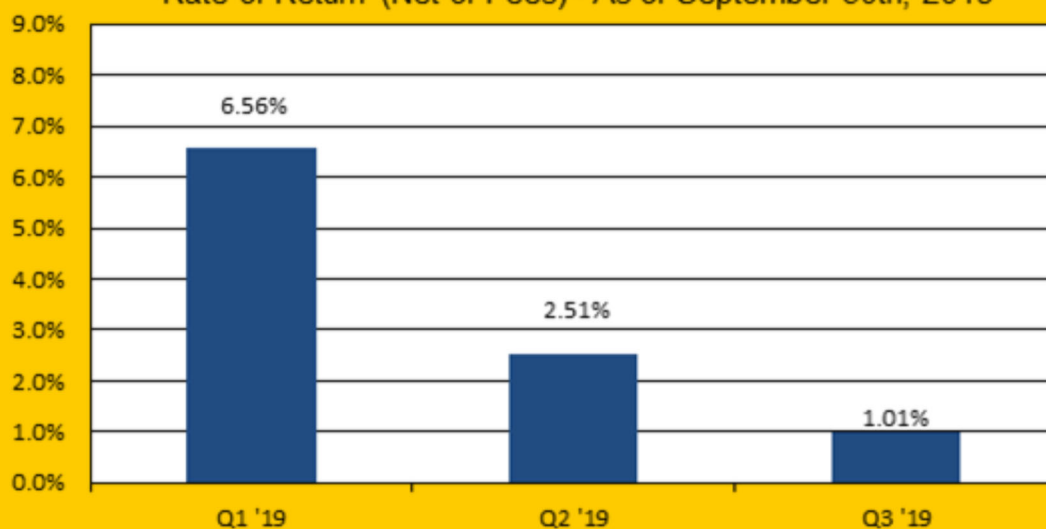
Total Contributions*



* Includes income to principal transfers



Rate of Return (Net of Fees) - As of September 30th, 2019



Returns shown are net of investment management fees. Information provided is obtained from sources deemed to be reliable, but KeyBank National Association and its affiliated companies, together referred herein as KeyBank, do not guarantee the accuracy, completeness, or timeliness of the information or make any warranties with regard to the results to be obtained from its use. KeyBank shall not be liable for any claims or losses of any nature, including, but not limited to, lost profits, punitive or consequential damages. This material is for informational purposes only. Past performance is no guarantee of future results. The investment return and principal value of an investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance data quoted.

Investment products are: NOT FDIC INSURED • NOT BANK GUARANTEED • MAY LOSE VALUE • NOT A DEPOSIT
NOT INSURED BY ANY FEDERAL OR STATE GOVERNMENT AGENCY

A TRAVEL STORY FROM ONE OF OUR BENEFICIARIES

In our Spring Newsletter, we asked that if anyone had a travel experience that they would like to share, they could submit it and we may post it in this, our Fall Newsletter. While we know many of our beneficiaries had some fun travel plans, we had one person who offered their story and we hope you enjoy reading about it.

“Troy loved his trip - he flew to Seattle and boarded a Princess Cruise set sail for Alaska. He experienced flying in a seaplane, riding the train, whale watching and enjoyed on board entertainment! Great food and service! He lived and loved every moment!”



SHARE YOUR TRAVEL EXPERIENCES

We would love to hear about your exciting travels! If you'd like to share a story and/or pictures from a recent trip, we will include it in a future newsletter.

Send an email to: cgaynor@thearcoregon.org

Contact us

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Questions & Answers

Q

Why can't I use my trust subaccount to pay for food or shelter?

A

The Social Security Administration considers any outside assistance with food or shelter to be "in-kind" support and maintenance. According to the SSA, "in-kind support and maintenance means any food or shelter that is given to you or that you receive because someone else pays for it. Shelter includes room, rent, mortgage payments, real property taxes, heating fuel, gas, electricity, water, sewerage, and garbage collection services." Even if the trust account was funded with a beneficiary's own money, any disbursement from that fund for food or shelter is still considered to be in-kind support and maintenance by the SSA. The Oregon Special Needs Trust Master Agreement specifically prevents us from approving any disbursements that would adversely affect benefits being received OR eligibility for such benefits. Our number one goal is to protect your benefits!

Q

Do you have a question that you think should be featured in the next quarterly newsletter?

A

Send your question via email to cgaynor@thearcoregon.org.
SUBJECT LINE: Newsletter Question

If you would like to schedule a presentation, ISP participation, or a training session on how to fill out disbursement paperwork, call our office today!