



OREGON SPECIAL NEEDS

TRUST

Welcome Handbook

Your guide to understanding and accessing your trust account




The Arc.
Oregon

Achieve with us



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Note: This handbook is written with account beneficiaries in mind. Any references to “you”, “your”, or “yours”, means the account beneficiary. If you are an Authorized Representative, please keep this in mind when applying the policies and procedures.



Welcome!

Welcome to the Oregon Special Needs Trust (OSNT) Program of The Arc Oregon. We are pleased to have you as a new account holder.

The purpose of this handbook is to help you understand how and when you can use your trust fund dollars for your supplemental needs in a way that meets state and federal requirements for special needs trusts and enhances the quality of your life.

We are here to help you in any way we can, so please feel free to contact us if you have any questions or if you need assistance in coordinating a purchase or understanding how your fund works.

Please be sure to keep this booklet handy for future reference. We look forward to working with you!

Contact Information

Mailing | The Arc Oregon
Address | 2405 Front Street NE
Suite 120
Salem OR 97301

Phone | 503.581.2726
Fax | 503.363.7168

Website | OregonSNT.org
TheArcOregon.org

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How Do I Access My Account Online?

The OSNT trustee, KeyBank, sends monthly statements to all Beneficiaries and/or Primary Authorized Representatives and offers online access to view an unofficial record of transactions on sub-trust accounts to Beneficiaries and Primary Authorized Representatives.

If you would like to request access, contact us and we will be happy to help get online access set up for you. You may also request online access by completing the online form on our website. To request access with the online form:

- Go to the OSNT website: OregonSNT.org.
- Select **Account Login** located on the top right side of the website.
- On the Account Login page, click the **Register** button and complete the **Online Account Access** form.
- You will receive an email from KeyBank with instructions for how to access the portal.

If you choose to access your account online, you will no longer receive paper statements. Instead, you will log in to view/print statements. Statements will provide a full accounting of the account activity including deposits, disbursements, earnings and fees.



What Can I Purchase with My Trust?

The list of goods and services that can be purchased with a special needs trust is quite extensive. It would be impossible to list them all here. Below are items that are commonly requested and covered. Please keep in mind this list is only a guide and should not be viewed as an entitlement to these items.

GOODS

Clothing
Computers/Software
Electronics (television, stereo, etc)
Eyeglasses/Contacts
Furniture
Gasoline
Hobby Supplies
Household Appliances
Household Products/Supplies
Mattress/Box Springs
Medical Supplies and Equipment
not Covered by Other Benefits
Musical Instruments
Personal Care Items
Pet Supplies

Prepaid Funeral Expenses
Toys/Games
Vacations
Vehicles

SERVICES

Athletic or Recreation Fees
Attendant Care
Auto Repair/Maintenance
Cable TV
Cell Phone Services
Eye and Dental Care
Hair and Nail Care
Home Modifications/Improvements
Insurance – Auto/Renters
Internet
Medical Expenses not Covered by
Other Benefits
Music Lessons
Pet Care/Veterinarian Bills
Professional Fees – Attorney,
Accountant, Financial Planner
School Tuition
Tickets to Movies, Concerts, Events, etc.
Transportation
Vehicle Modifications for
Accessibility



What Can't I Purchase with My Trust?

In order to maintain compliance with state and federal laws, and to maintain your eligibility for public benefits, the following items cannot be paid for or purchased with trust funds:

- ↗ Anything that is not for your **SOLE benefit**
- ↗ Property Taxes
- ↗ Utilities – gas, water, electric, garbage collection
- ↗ Homeowner's Insurance or Association Fees
- ↗ **Food (Groceries or Dining Out)*
- ↗ Rent/Mortgage Payments
- ↗ Medical expenses, support services, or other expenses that are otherwise covered by benefits for which you are eligible, including group/foster home staff wages
- ↗ Gift certificates, gift cards or other cash equivalents
- ↗ Any item that could be considered a non-exempt resource or asset
- ↗ Expenses incurred or disbursements requested after your death
- ↗ Expenses incurred prior to the establishment of the sub-trust account (i.e. past debt, credit card charges) may not be available for payment

****PLEASE NOTE, AS OF OCTOBER 1, 2024, FOOD IS NO LONGER CONSIDERED A SHELTER EXPENSE FOR SSI PURPOSES***

Additionally, OSNT policy prohibits use of trust funds for the following:

- ↗ Alcohol
- ↗ Illegal substances/activities
- ↗ Tobacco



- ↗ Firearms
- ↗ Gambling

MINORS AS BENEFICIARIES

If the trust beneficiary is a minor (under 18 years old), the trust can only pay for items directly related to the care and expense of the condition(s) which qualify the child for participation in the trust program. Parents and guardians may not be reimbursed for expenses related to their own legal obligation to provide for a child's basic needs.



What Is an Annual Spending Target?

The Annual Spending Target is the **recommended** maximum amount of money per calendar year that you may access from your account. All accounts are subject to an annual spending target.

PURPOSE

The purpose of a spending target is to ensure that you have funds available on a long-term basis, if not throughout your lifetime. If based on your age and/or the amount of money deposited into your sub-trust account the funds will not reasonably last a lifetime, the OSNT Program Director will work with you and/or your advisors to develop a plan for using the money over a specified period of time.

TARGET CALCULATION

The spending target is calculated each year at the time of your annual account review (during your enrollment month) based on the balance in your account, rate of returns on investments, fees and either:

1. Your current age, or
2. The mutually agreed upon terms as discussed with the OSNT Program Director.

REMINDERS

The current spending target for your sub-trust account will be noted in the annual Updated Joinder request or Annual Account Summary Update.



How Do I Request A Disbursement?

- 1** Complete Disbursement Request Form (either on paper or online at OregonSNT.org)
- 2** Mail, email or fax request and supporting documentation (purchase order, invoice, receipts, etc.)

Mail to: The Arc Oregon
 2405 Front Street NE, Suite 120
 Salem OR 97301

Email to: disbursements@thearcoregon.org or info@OregonSNT.org

Fax to: (503) 363-7168
- 3** Allow up to 2 weeks for processing

REQUIRED INFORMATION

The following information is required for all disbursement request forms:

- ✎ Date of request
- ✎ Beneficiary's name (your name if you are the beneficiary)
- ✎ Account number
- ✎ Name of person requesting the disbursement (if not the beneficiary)
- ✎ Requestor's phone number
- ✎ Amount of money being requested
- ✎ Reason for request
- ✎ To whom the check should be made payable (cannot be the beneficiary)
- ✎ To what address the check should be sent
- ✎ Signature of the requestor



REQUIRED SUPPORTING DOCUMENTATION

Depending on the type of disbursement, one or more of the following will be required:

- ↗ Invoice
- ↗ Purchase Order
- ↗ Print out or description of items to be purchased
- ↗ Original billing statement (not just the remittance slip)
- ↗ Confirmation of denial or partial payment of items covered by public benefits
- ↗ Receipts (must include date and **itemized** descriptions)
- ↗ Tax ID and verification of formal business status for service providers
- ↗ Any other documentation necessary to verify the purchase or payment

RECEIPT POLICY

If a check is issued in advance of a purchase, then the receipts related to the purchase must be mailed or submitted electronically to the OSNT within 30 days of the date of the purchase. Additional disbursements may be suspended until the receipts are received.

To submit receipts:

- Mail to: The Arc Oregon
2405 Front Street NE, Suite 120
Salem OR 97301
- Email to: disbursements@thearcoregon.org or
info@OregonSNT.org
- Fax to: (503) 363-7168
- Submit Online at: OregonSNT.org/submit-receipts



What Is the Approval Process?

Remember that putting money into a trust is not like opening a bank account; you cannot take out the money whenever you want. All spending requests must be approved by the Program Director and all approvals are at the discretion of the OSNT.

Each request is reviewed with consideration for individual situations and potential impact on preservation of public benefits.

When a disbursement request is received, the Program Director will consider these factors:

- ↗ Do the **rules** for a Special Needs Trust allow it?
- ↗ Is the request in line with your needs?
- ↗ Is there enough money in your account and available based on your annual spending target or the agreed upon spending plan?
- ↗ Is it for your sole benefit?
- ↗ Has all the appropriate documentation been submitted?

If the answer to all these questions is “Yes”, then the disbursement request will most likely be approved.

RULES FOR SPECIAL NEEDS TRUSTS

In order to maintain your eligibility for public benefits, we **cannot** approve any request that:

- ↗ Includes anything pertaining to shelter. This includes rent, utility bills, and property taxes.
- ↗ May be covered under any other available benefit.
- ↗ Is for the purpose of reimbursing you directly or depositing money into your bank account.



- ↻ Is payable to you or to an authorized representative in advance or anticipation of a purchase.
- ↻ Is not solely for your own benefit.

IMPORTANT OSNT DISBURSEMENT POLICIES

- ↻ Incomplete, unclear or illegible disbursement requests will delay approval until clarification or a corrected form is submitted.
- ↻ Whenever possible, payments will be made directly to vendors for purchases.
- ↻ We will require that all receipts for a disbursement be turned in to the OSNT office before any further disbursements will be authorized.
- ↻ We will not accept a disbursement request from anyone who is not on the authorized persons list.
- ↻ Medical expenses will only be paid once all other sources of medical benefits have been exhausted and proof of denial or partial payment is received.

You should not purchase anything with the expectation of receiving a reimbursement from trust funds.

REIMBURSEMENT REQUESTS

- ↻ Primary Authorized Representatives must contact the OSNT for approval BEFORE making a major purchase **exceeding \$250** if they expect to be reimbursed from the trust.
- ↻ Requests for reimbursement must be submitted **within 90 days** of the purchase.
- ↻ Beneficiaries may not be reimbursed for purchases under any circumstances.



USING TRUST FUNDS TO PAY A CREDIT CARD BILL

Individual products or services paid for with a credit card, by either the beneficiary or another person on behalf of the beneficiary, will be paid directly to the credit card company. The following rules apply:

- All receipts related to the current charges must be submitted along with the complete credit card statement. Any listed charge that is not accompanied by an itemized receipt will not be paid.
- No payment will be made for any items related to shelter or other items covered by other public benefit programs.
- The credit card statement date must be current. Old charges may be considered for payment on a case-by-case basis.
- Late payment fees and interest charges will not be paid. Due to the short time frames in which some credit card payments are due, you should pay the minimum payment due on the card if there is a chance that payment from the trust will not arrive in time. Please keep in mind that it takes approximately 2 weeks from the time we approve a disbursement, for the check to arrive at its destination.

Please note that these rules are in place for your protection. Violating these rules may result in a loss of your public benefits. If you would like to use a credit card, it is best to have a card specifically dedicated for purchases to be paid by the trust account. Credit card payments are subject to the annual spending target limit.

USE OF A TRUELINK OR KEYBANK PURCHASE CARD

You may be eligible for a card that can be used for purchases while on vacation or during the month for incidental purchases. If you are interested, please contact our office for more information.



RECURRING PAYMENTS

You may be able to use your account to pay a regularly recurring (monthly) bill, such as internet or cable service. If this is something that you are interested in, a **Recurring Disbursement Request** form must be completed.

1. The account to be paid must be in your (the beneficiary's) name.
2. If the sub-trust account balance falls below the amount necessary to cover 3 months of payments, the automatic payment may be cancelled, and you will be notified.
3. Automatic payment agreements are valid for 12 months, after which a new form must be submitted.
4. Once your recurring payment request has been approved, please contact the vendor and change the mailing address for your billing invoices so that they are sent directly to our office for prompt payment.
5. Any changes to an approved recurring payment **MUST** be **pre-approved** by the OSNT or any increases in the monthly amount might not be covered.

VACATION PLANNING

Vacations are an excellent use of your trust fund account. Advanced planning is essential in making sure that your request will be approved. We are happy to help you plan your vacation and to help you locate resources necessary for your trip. In order to use your account funds for a vacation, you must complete a **Travel Disbursement Request Form**. Our staff will contact you upon receipt of your request to discuss the available options and start planning with you.

Some things to keep in mind when planning for a trip:

- ~ Travel should be done up to 60 days in advance



- ~ It is helpful, but not necessary, to plan through a travel agency so that a check from your account may be used to pay for air travel, lodging and activities.
- ~ Food may be paid for if you will be more than 70 miles away from home for more than 24 hours.
- ~ We cannot issue cash advances, but we can offer a purchase card to pay for incidental expenses while traveling. This must be requested at least 30 days prior to your planned departure date.
- ~ If a travelling companion is needed, you may use your account to pay for your companion's expenses, but not their time if your support staffing is covered through other benefits.

PURCHASING A VEHICLE

Purchasing a vehicle may be an eligible expense but must also be well thought out and planned in advance. In addition to the approval criteria noted above, there are specific requirements for purchasing a vehicle:

1. **Vehicle Report:** A CARFAX vehicle history report is required.
2. **License:** You must have a valid driver's license and be the primary driver of the vehicle.
3. **Insurance:** You must obtain insurance prior to taking possession of the vehicle and maintain valid insurance coverage as long as you own the vehicle. The Arc Oregon must be listed as a loss payee/lien holder on the policy.
4. **Registration:** You must comply with state registration requirements and provide proof of current registration and annual renewals.
5. **Lien Holder:** If trust funds are used for purchasing a vehicle, then The Arc Oregon will be the lien holder for the vehicle. That way, if the vehicle is



sold, the funds used from your trust account will be paid back into the trust.

PURCHASING A HOME

Although funds held in trust may be used to purchase a home, these requests will be reviewed on a case-by-case basis. For more information or to discuss your needs further, contact the OSNT Program Director.

TRANSFERRING TO AN ABLE ACCOUNT

You may be able to transfer some funds to an ABLE account if **ALL** the following criteria are met:

- You must demonstrate a need to use the funds for basic needs not eligible for disbursements through the OSNT such as rent, utilities, etc.
- You must provide documentation showing deposits into the ABLE account for the current calendar year to confirm the transfer will not exceed the maximum annual deposit amount allowed for ABLE accounts
- You or your Primary Authorized Representative must sign the Disclosure Form to acknowledge:
 - The OSNT is not responsible for monitoring, documenting, or reporting any activity in your ABLE account
 - The OSNT is not responsible for any adverse effects on your means-tested benefits based on use of funds once they are deposited into the ABLE account



What Is the Appeal Process for a Denied Disbursement?

If your disbursement request is denied by the Program Director, you will be sent a letter of denial stating the reason it was not approved.

If you disagree with our decision AND have new information to support your request, you can submit a written request for reconsideration to the Program Director.

If you disagree with our decision, but do not have any additional information to present, you may submit a written request for an appeal to the Executive Director. We are happy to help you draft your appeal if you need assistance.

There are 3 levels of appeal afforded to requestors for denied disbursement requests. The first level of appeal is to the Executive Director, who has 30 days from the date received to review and respond to the appeal. The next two levels are for the Advisory Committee and the Board of Directors, respectively. Appeals presented to either of those groups shall be reviewed at the next regularly scheduled meeting.

How Do I Use Trust Funds for Funeral Planning?

Due to state and federal laws, a 1st party trust account cannot be used to pay for funeral expenses after the death of a trust beneficiary. However, trust funds can be used to pre-pay funeral expenses during a beneficiary's lifetime.

We strongly encourage you to plan ahead and use trust funds to purchase an irrevocable funeral trust. The State of Oregon allows for prepaid funeral plans through a provider certified by the state. You have two primary options:

- 1) Visit a funeral home and make arrangements via a pre-paid plan
The list of Oregon certified providers can be found online at [Oregon.gov](https://www.oregon.gov).
The OSNT staff would be happy to assist you in coordinating with a provider in your area.



Once the plans have been arranged with your chosen provider, you may instruct the provider to send a copy of the contract to the OSNT and we will process the disbursement and mail the check to the funeral home.

- 2) Enroll in the Special Considerations funeral insurance program. Special Considerations does not require a visit to the funeral home, accepts everyone, guarantees funds for final expenses, and is fully compliant with Medicaid and SSI. Contact our office if you want more information

You and your family will then have peace of mind knowing that this expense will be taken care of and will not be a burden in the future.

Who Can Deposit Funds to My Account?

If you are not sure what type of account you have, please feel free to contact the OSNT staff.

BENEFICIARY FUNDED (1ST PARTY)

If your trust account was set up with your own money (beneficiary-funded account) then you may deposit money into your account at any time as long as you are under age 65.

DONOR FUNDED (3RD PARTY)

If your trust account was set up with money that was given to you by someone else (donor-funded account) you may not deposit any of your own money into the account, but other people may give you money by depositing into this account.

If you have money that you need to deposit but do not have a beneficiary funded account, then you may contact the OSNT Program Director to talk about whether you need to open another account.



How Do I Deposit Funds?

Deposits may be made at any time by mailing a check to The Arc Oregon. Please remember to include your **account number** in the memo area of the check.

Make checks payable to:

“OSNT FBO (Name of Beneficiary)”

FBO = “For the benefit of”

Mail checks to:

The Arc Oregon - OSNT
2405 Front Street NE, Suite 120
Salem OR 97301

How Do I Make Changes to My Account?

The original agreement used to establish your sub-trust account cannot be changed. Changes that can be made include:

- Contact information (address, phone number, email) for you, key persons, authorized representatives, and remainder beneficiaries.
- Lists of remainder beneficiaries, key persons or authorized representatives.

You will receive an Updated Account Summary each year in your anniversary month. Changes may be made directly on that form and returned to The Arc Oregon office. You may also change this information anytime by submitting an appropriate Change Form by mail, email, fax, or online form.

BASIC INFORMATION

You may use a **Contact Information Change Form** to let us know about any changes to your contact information, such as address, phone number or email address. Other people associated with your account, such as authorized



representatives or key persons, may also use the Contact Change Form to update our files with their new information. If there has been a change in staff at the organization, please also provide a letter from a person in authority on organizational letterhead.

LEGAL INFORMATION

Legal information related to your account includes the list of remainder beneficiaries and people authorized to access the account. There may be restrictions on what changes can be made. If you established your own account, you may change **remainder beneficiaries** or **authorized persons** on the annual Updated Account Summary or by submitting a new **Authorized Persons Form**. If someone else established the account on your behalf, then that person must authorize the changes. If you have any questions about these changes, please contact our office.

How Do I Get More Forms?

We have included some forms in your **Welcome Packet** to get you started with your account. We recommend that you make copies before using any of them so that you have more available for future use. Additional forms are also available from the OSNT office and forms may be downloaded or completed online at OregonSNT.org. See a full list of available forms in the FORMS section below or on our website.

What About Government Reporting?

Recipients of Social Security disability benefits or their Representative Payees are required to disclose the existence of a trust on the annual Social Security report. Please use the official statements mailed to you by Key Bank to verify trust activity if requested by the Social Security Administration.



A letter is included in your Welcome Packet to verify the nature of the trust and its exclusion as a countable resource for means-tested benefits. If you need another copy, please contact the OSNT office.

Can I Close My Account?

No. Your sub-trust account with the Oregon Special Needs Trust is irrevocable. That means that you may not withdraw or transfer funds or close the account. Your account may be closed by the Program Director if there is not enough money left to cover the fees associated with maintaining the account.

DEPLETED ACCOUNTS

When a disbursement request will deplete the account balance to less than \$125, the OSNT will calculate the closing fees and issue the final disbursement for the balance. The OSNT Program Director or Administrative Assistant will contact you to advise you of the account status and explain the closing procedure.

Even though no further disbursements will be made, you will still be required to submit final receipts for the last disbursement to maintain your eligibility for public benefits.

MOVING OUT OF OREGON

If you decide to permanently leave Oregon, please contact the OSNT Program Director to discuss your options. We may be able to help transfer your money to an appropriate trust program in your new state of residence, or we may decide together that it is best to leave your account in Oregon. There are many factors to consider in the decision to move a trust will be made on a case-by-case basis.



DEATH OF THE BENEFICIARY

A sub-trust account terminates upon the death of the beneficiary. Authorized representatives must notify the OSNT staff and provide a copy of the beneficiary's death certificate before any remainder funds can be disbursed.

Funds remaining in a donor funded account will be distributed based on the donor's wishes as noted in the original or amended Joinder Agreement.

Fifty percent (50%) of funds remaining in a beneficiary funded account are retained by the OSNT for the benefit of the Trust and other people with disabilities. The remaining 50% is used to satisfy any claim from the State for Medicaid benefits provided to the beneficiary during their lifetime. Any funds not retained by the Trust or paid to the State will be distributed to remainder beneficiaries.

TRANSFER TO AN ABLE ACCOUNT

You may be able to close a beneficiary-funded account by transferring the balance to an ABLE account if the following criteria are ALL met:

- The OSNT sub-trust account must be a first-party account
- The OSNT sub-trust account balance must be less than \$5,000
- The OSNT sub-trust account must be active, with at least four (4) disbursements requested within the prior 12 months **OR** the sub-account beneficiary shows a need to use the funds for basic needs not eligible for disbursements through the OSNT such as rent, utilities, or food
- You must provide documentation showing deposits into the ABLE account for the current calendar year to confirm the transfer will not exceed the maximum annual deposit amount allowed for ABLE accounts
- You or your authorized representative must sign the Disclosure Form acknowledging:



- The OSNT will retain current fees related to closing your sub-trust account
- Your OSNT sub-trust account will be closed
- If you want to use an OSNT sub-trust account in the future, a new account must be opened, and the full enrollment fee paid to establish a new account
- The OSNT is not responsible for monitoring, documenting, or reporting any activity in your ABLE account
- The OSNT is not responsible for any adverse effects on your means-tested benefits based on use of funds once they are deposited into the ABLE account



Forms

The following forms and documents are available on our website at

OregonSNT.org:

INFORMATION	ONLINE FORMS	DOWNLOADABLE FORMS
Brochures	Disbursement Request	Welcome Handbook
Getting Started Guide	Receipt Submission	Disbursement Forms
Application Checklist	Contact Information Update	ABLE Disclosure Form
Beneficiary Profile	Benefits Information Update	Beneficiary Profile
Joinder Agreements	Account Access Request	Contact Information Change Form
Master Trust Agreements		Authorized Person Change Form
Sample Court Order Petition		Authorization to Release Information
Fee Schedule		Benefit Recertification
Annual Spending Target examples		Release of Information



Glossary

ALTERNATE AUTHORIZED REPRESENTATIVE (AAR)	The secondary contact person who is authorized (should the Primary Authorized Representative not be able) to request disbursements, complete Updated Joinder Agreements, and otherwise serve as the main point of contact regarding a sub-trust account.
BENEFICIARY	A person for whom a sub-trust account has been established within the OSNT.
DISBURSEMENT	Any payment made directly from a sub-trust account for the benefit of the beneficiary.
DONOR	A person who executes a Joinder Agreement for the purpose of establishing and funding a sub-trust account for a beneficiary with assets that do not belong to the beneficiary, such as an inheritance or gift.
FIRST PARTY TRUST	A trust account funded with assets from the beneficiary. More commonly referred to as a “ beneficiary funded ” or “ self-settled ” trust account. These funds typically come from an inheritance that is left specifically to the beneficiary, excess resources, a legal settlement, or Social Security back payment.
KEY PERSON	The person(s) named in the Joinder Agreement with whom the OSNT staff is authorized to communicate regarding an individual beneficiary’s interests. Authorized persons may also be allowed to submit disbursement requests on behalf of the beneficiary if the PAR or AAR are not available.
PRIMARY AUTHORIZED REPRESENTATIVE (PAR)	The primary contact person who is authorized to request disbursements, complete Updated Joinder Agreements, and otherwise serve as the main point of contact regarding a sub-trust account.



PROGRAM DIRECTOR	For the purposes of this and related documents, the terms Program Director and Program Manager may be used interchangeably. Both refer to the person responsible for managing the daily operations of the OSNT, and who reports directly to the Executive Director.
REMAINDER FUNDS	The assets remaining in a sub-trust account at the time of a beneficiary's death. Funds remaining in a donor funded account are disbursed according to the donor's wishes as outlined on the Joinder Agreement. Funds remaining in a beneficiary funded account are retained by the Trust or divided between the State of Oregon Medicaid Department and the OSNT prior to distributing remaining assets to remainder beneficiaries.
REMAINDER BENEFICIARY	The person(s) or entity identified by the grantor to receive the remainder funds from a sub-trust account.
SPENDING TARGET	The annual projected spending budget determined each year for each sub-trust account.
SUB-TRUST ACCOUNT	An individual account established for a beneficiary in a pooled trust.
THIRD PARTY TRUST	A trust account funded with assets from someone other than the beneficiary. More commonly referred to as a " donor funded " trust account. These funds typically come from an inheritance that is left specifically to the trust for the benefit of the beneficiary, rather than directly to the beneficiary.
TRUST	A trust is a relationship whereby property is held by one party for the benefit of another.

[illegible]



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This booklet is for general informational purposes only. It is not to be construed as any sort of legal, financial or other professional advice or opinions on specific matters. Persons with disabilities and their families are strongly encouraged to consult with an attorney, financial planner, or other professional who has the knowledge and expertise in the area of estate or financial planning as it pertains to the special needs of people with disabilities.