

## About OSNT

The Oregon Special Needs Trust (OSNT) offers a safe and secure way for people with disabilities to **save money** and for families to **plan for the future** without jeopardizing important public benefits such as Medicaid and Social Security Income.

Since being established in 1999, the OSNT has grown to over 700 accounts and more than \$20 million in assets.

Whether you are a person who experiences a disability or the family member of a person with a disability, we can help you evaluate all available options and choose the right path to **enhance quality of life** while **safeguarding eligibility** for essential benefits.

The OSNT is open to any Oregonian with a disability as an effective way to establish and maintain **financial security**.

## Contact OSNT

*For more information*



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OregonSNT.org

*Oregon Special Needs Trust  
is a program of  
The Arc Oregon*



OREGON SPECIAL NEEDS  
**TRUST**

*a program of The Arc Oregon*



## SELF-SETTLED POOLED TRUST


- Protecting assets
- Enhancing quality of life
- Safeguarding eligibility for benefits



**TheArcOregon.org**

*Get Started  
Today!*

Contact us to schedule a personal consultation. We look forward to helping you determine if the OSNT is right for you.

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## Why **Establish** a Special Needs Trust?

The purpose of a Special Needs Trust (SNT) is to provide a way to set aside funds that can be used for supplemental support to **enhance the quality of life for a person with a disability**, without jeopardizing the benefits he or she receives. SNTs must be **irrevocable** and funds are to be used only for the **sole benefit of the beneficiary**.

A person with a disability who receives a large settlement, Social Security back payment, inheritance or gift, may be in danger of losing benefits unless the money is spent down immediately or placed in a Special Needs Trust.

## How Does a **Pooled Trust** Work?

Administration of a Special Needs Trust must follow **strict guidelines** set forth by state and federal agencies in order to maintain the trust beneficiary's eligibility for public benefits.

A pooled trust, such as the OSNT, is a trust in which funds deposited by all beneficiaries are **pooled for investment and trust management purposes**. However, each beneficiary has his or her own sub-account, which is individually monitored and managed. A pooled trust may only be **established and administered by a non-profit organization**.

## How Can Trust Funds **Be Used**?

The list of **goods and services** that can be purchased with trust funds is extensive. OSNT staff review each disbursement request with **consideration for individual circumstances** and potential impact on preservation of public benefits.

The trust may be used to pay for expenses that:

- ▶ will **enhance the quality of life** of the beneficiary
- ▶ are **not otherwise covered** by public benefits
- ▶ are for the **sole benefit** of the Beneficiary
- ▶ do **not jeopardize benefits** such as SSI and Medicaid

**Allowable** expenses include:

Clothing • Telephone • Cable TV • Internet • Furniture  
Travel • Personal Care Items • Education • Electronics  
Household Items • Entertainment

## Why **Choose OSNT**?

### AFFORDABILITY

- ▶ No minimum or maximum funding requirements
- ▶ Affordable administrative fees with no additional charges for account activity

### EXPERTISE

- ▶ Experienced, caring, and **trustworthy** staff
- ▶ In-depth **knowledge** of rules related to special needs trusts, SSI, Medicaid, and other public benefits
- ▶ **Professional** asset management by trusted financial advisors
- ▶ 65 years of experience **advocating** for people with disabilities
- ▶ Deep understanding of and **sensitivity** to the needs of people with disabilities

### SECURITY

- ▶ Well established policies and procedures to safeguard **assets**
- ▶ Secure 24/7 **online access** to account information and disbursement request forms
- ▶ Careful management to ensure long-term **stability**
- ▶ **Neutral** third-party perspective free of personal conflicts of interest
- ▶ **Approved** by the Social Security Administration and the State of Oregon Department of Human Services

