



*Live for today.
We'll plan for tomorrow.*

SPECIAL NEEDS FOCUSED TRUST MANAGEMENT

ABOUT US

If you, a loved one or a client are living with a disability, day-to-day life can be challenging enough today without worrying about tomorrow — whether that's years down the road, or only days. PLAN (Planned Lifetime Assistance Network) of Connecticut provides the peace-of-mind and expertise you need to face future uncertainties and answer overwhelming questions.

Our staff is here for families with a highly compassionate, personalized approach. We were founded in 1990 by families who had children with a disability, and uniquely understand the need to ensure dignity and promote a high standard of living for clients of all ages and abilities. As a non-profit with a total focus on special needs trusts, we are completely dedicated to that goal.

In 1993, Connecticut state legislature granted PLAN the authority to act as trustee of special needs trusts. We offer several different trust options depending on the beneficiary's particular situation, and remain the only organization in the state that can administer a Special Needs Pooled Trust. While we are reviewed like any Connecticut bank or trust company, that is where the similarities stop.

PLAN is unlike any other trustee in that we accept trusts of any monetary amount, constantly evolve with changing state and federal laws, have a highly empathetic and knowledgeable board, and focus solely on special needs trust management. Our goal is to simplify the complex- including protecting government benefits and preserving resources.

WHY PLAN?

- Accepts trusts of any size.
- Managed by a Board of Directors with personal knowledge of disabilities. (By-laws stipulate that more than half of the Board must have a relative with a disability).
- Simplifies complex matters.
- Is cost-effective. PLAN is a non-profit 501 © 3.
- Creates highly personalized, one-on-one Trust Administrator relationships with clients.
- Is the only organization in the state that can administer a Special Needs Pooled Trust.
- Provides attorneys with pre-drafted trust language and documents
- Releases other family members of a lifetime responsibility, allowing family to be there for emotional support/companionship, rather than focusing on money management.
- Is carefully monitored by the Connecticut Department of Banking. Operations are subject to the same review as other trust companies which operate in Connecticut.
- Is prepared to assist individuals with any type of disability

WHAT DOES PLAN DO?

We have been helping people with disabilities by acting as trustee for special needs trusts since 1993. Everyone wants reassurance that their child or loved one will continue to receive care after their advocates are unable to continue their role. PLAN does this by managing special needs trusts set up by families for the benefit of their loved ones.

WHY DO I NEED A SPECIAL NEEDS TRUST?

- Allows a person with a disability to have additional assets and still qualify for benefits.
- Permits a family member to leave an inheritance to a person with a disability without disrupting entitlements.
- Provides funds for supplementary services (i.e. clothing, home visits, phone service etc.).
- Creates protection against creditors.
- Assures family members that their with a disability will continue to live a dignified life.

HOW DOES PLAN WORK?

PLAN provides support for people with disabilities by relying on three documents:

- Personal Care Plan (PCP)
- Special Needs Trust
- Trust Adoption Agreement

The Personal Care Plan is the guide to personally administering the trust funds. It provides important details and background about the beneficiary which will help PLAN make well-informed distributions. It also describes the services to be delivered. A typical PCP might direct PLAN to monitor state services, advocate for the beneficiary, and/or arrange transportation, cleaning services, or a vacation. The Personal Care Plan is usually written by the family, with assistance from PLAN staff.

The Special Needs Trust and Trust Adoption Agreement provide the means to carry out the PCP. A PLAN professional member assists the family in establishing the trust by using one of PLAN's trust documents. Each trust is written so that the beneficiary remains eligible for state and federal entitlements they are already receiving or may qualify for in the future. Typically a Third Party trust is funded in the future through a will, and a Self-Settled trust is funded soon after being established with the beneficiary's own funds. When the trust is funded PLAN of CT becomes the trustee of the monies and manages the account to provide the support and services described in the PCP.

“I want to leave my loved one financially secure.”

Third Party Lifetime Advocacy Trusts (Revocable, Irrevocable, and Irrevocable with Insurance):

- Established by anyone (typically the parents).
- Funded at any time (typically upon the grantors' death through a will).
- Funded with money from anyone other than the beneficiary (their own money cannot be put into a 3rd party trust).
- Choose remainder beneficiaries (done by grantor).

“I have a disability and I have received a windfall. I have to spend down my assets.”

Self-Settled (d)(4)(a) Trusts:

- Utilized for an individual under the age of 65.
- Funded with the person with a disability's own money.
- Established by a parent, grandparent, or court order.
- Often used when someone receives an inheritance, a back payment from SSA, a settlement or lottery win.
- Leave remaining funds to grantor's designee after remaining funds are used to pay back the state(s) for services provided.

PLAN does not require any remaining funds be left to the organization.

Let's start taking care of tomorrow, together. Contact PLAN of Connecticut to learn how we can help you plan for what's next.

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