



PLAN of Connecticut

Live for today.

We'll plan for tomorrow.

SPECIAL NEEDS FOCUSED TRUST MANAGEMENT

SPECIAL NEEDS TRUSTS



WHO IS PLAN OF CT?

PLAN (Planned Lifetime Assistance Network) of Connecticut was founded in 1990 by families who were raising children with disabilities. The mission of PLAN of CT is to improve the lives of people with disabilities by providing access to cost-effective special needs trust administration services. PLAN of CT accomplishes this by managing special needs trusts, which are set up for an individual's benefit. Our nonprofit organization understands the need to ensure dignity as well as promote a high standard of living for clients of all ages and abilities. As such, we dedicate over 30 years of expertise in this trust administration specialty to benefit you and your loved ones.

www.planofct.org



WHY DO I, OR MY LOVED ONE, NEED A SPECIAL NEEDS TRUST (SNT)?

- SNT's allow a person with disabilities to have additional assets and still qualify for needs-based benefits.
- It is a way to provide funds for supplementary goods and services not covered by benefits.
- SNT's permit a family member to leave an inheritance to a person with disabilities without disrupting benefits.
- Creates a layer of protection against creditors.
- Assures family members that their loved one with disabilities will continue to live a dignified and fulfilled life.

WHY DO FAMILIES CHOOSE PLAN of CT?

- PLAN is a non-profit 501(c)(3).
- We are managed by a Board of Directors with personal and professional knowledge of disabilities. *(Our by-laws stipulate that 51% of the board must have a relative with a disability.)*
- We are prepared to assist individuals with any type of disability with a personalized care plan.
- PLAN accepts trusts of any monetary value.
- We create personalized, one-on-one relationships with beneficiaries through our Trust Administrators (TA's). *(TA's are case managers assigned to beneficiaries.)*
- PLAN is cost effective for families; as a nonprofit we can keep our service fees low.
- We can help release family members from a lifetime responsibility, allowing them to offer emotional support and companionship rather than focusing on money management.

WHAT ARE THIRD PARTY LIFETIME ADVOCACY TRUSTS?

- Established by anyone for an individual with disabilities. (Typically by parents/guardians or other family members)
- Can be funded at any time. (Most often funding comes from wills/estate funds)
- It is funded with money from anyone other than the beneficiary's own assets.
- Grantors can choose the trust's remainder beneficiaries: family members, charities, etc.
- Anyone can leave funds to a Third Party SNT by naming the trust in their will.



WHAT ARE SELF-SETTLED TRUSTS?

- Utilized for individuals with disabilities under age 65 and funded with the individual's assets.
- Most often used when an individual with disabilities receives an inheritance, a back-payment from Social Security, or a settlement.
- A remainder beneficiary can be named after states receive payback for services provided.
- It can be established by parent/grandparent, the beneficiary themselves or the court.
- Beneficiary assets can be placed into the trust until the beneficiary's 65th birthday.



HOW DO I ESTABLISH A SPECIAL NEEDS TRUST FOR MYSELF OR A LOVED ONE?

1. Call PLAN of CT to speak with our Outreach Coordinator for more information. Family meetings are available to discuss trust options and benefits.
2. Meet with a PLAN Professional Member Attorney*. Our list of professional members can be reached by scanning the QR code or visiting our website below.
3. Complete the Subscriber Agreement and trust documents with your chosen attorney. They will submit the trust to PLAN of CT on your behalf.
4. Pay the one-time establishment fee to PLAN.

**Attorney fees are separate.*

**Let's start taking care of tomorrow, together.
Contact PLAN of CT if you need help planning
for what's next.**

Planned Lifetime Assistance Network of CT
P.O. Box 290937 Wethersfield, CT 06129
(P) 860.523.4951 (F) 860.523.0267



www.planofct.org
info@planofct.org

