WHAT DOES PLAN DO?
We have been helping people with disabilities by acting as trustee for special needs trusts since 1993. Every year we ensure that their child or loved one will have the means to receive care after their disability is 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.
• Provides 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.
• Ensures 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 if 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.