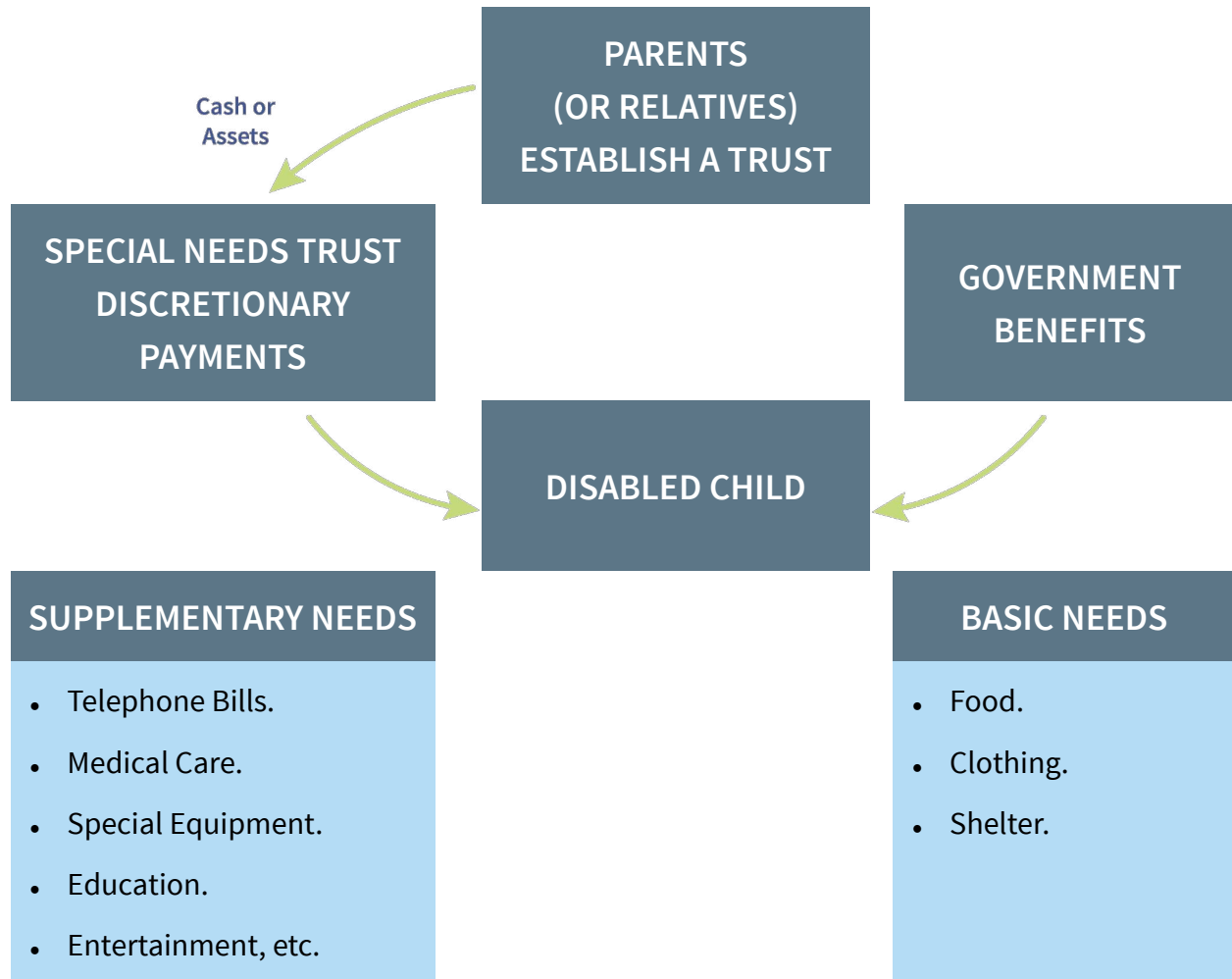

How a Special Needs Trust Works

Special needs trusts allow family members to provide some benefits to a disabled child without causing him or her to lose government benefits.



Items to Consider

- Parents can act as the trustees.
- Trust should be separate from the family trust.
- The trust may be revocable or irrevocable.
- Beneficiaries should be named to receive trust assets after the disabled child dies.
- Family members should discuss management of the trust and how it will be funded.

This is a highly specialized document and should be drafted by an attorney who is experienced in the areas of disability, government benefits, and estate planning.