Advocates & Guardians for the Elderly & Disabled, Inc.
1607 Cherrywood Lane, Longwood, FL 32746
Phone: 407-682-4111 Fax: 407-682-5511
www.trustaged.org info@trustaged.org

Welcome and thank you for choosing Advocates & Guardians for the Elderly & Disabled (AGED, Inc.) as the Trustee for your Special Needs Trust.

We are here to answer any questions or concerns you may have regarding your trust account. Our goal is to protect government benefit eligibility while providing excellent trust administration and support.

For your records, we are enclosing fully executed copies of your Joinder Agreement, Master Trust, Fee Schedule, Trust Receipt and Acknowledgement of Trust Funding.

Benefit Information

Please advise the Social Security Administration and/or Medicaid that your money has been placed in a Pooled Special Needs Trust. If you are receiving SSI benefits, please inform Social Security about your trust. If you are receiving Medicaid benefits, please inform your local Medicaid office, or report a change online through your ACCESS Online account.

If you are going to be applying for Medicaid benefits, and you have not already been determined to be disabled, you must ask for a **disability determination**.

Also, please provide Social Security and/or Medicaid copies of the following documents:

- Joinder Agreement
- Master Trust
- Trust Receipt and Acknowledgement of Trust Funding form
- Enclosed letter regarding DCF and Social Security regulations as they relate to Pooled Trusts

If you are receiving SSI benefits from Social Security, please sign and return the enclosed SSI acknowledgement to AGED.

It is very important that AGED is kept up-to-date with the Medicaid status, including what type of Medicaid the beneficiary is receiving, the date it is approved, etc**. Once you are approved for Medicaid, please provide AGED with a copy of the Notice of Case Action showing which benefits were approved.**

Feel free to contact us anytime should you have any questions about benefits or getting qualified for benefits with your trust.

Payments from the Trust

Please use the enclosed Disbursement Request Form to request payments from the trust. You may make copies to keep on hand for future use, or you may obtain more copies from our website www.TrustAGED.org/forms. Complete the Disbursement Request Form and email, fax, or mail it to our office with a copy of the invoice(s) and/or receipt(s) you are requesting to have paid. Please print legibly, have the Advocate sign the form and supply all required documentation for the request to prevent any potential delay in payment. Should we have any questions about the disbursement(s) submitted, we will contact you.

We must send payments directly to the vendor, creditor, or third party providing you products or services. **In order to prevent a potential reduction or loss of government benefits,** we cannot make any cash, check, or payments directly to the trust beneficiary.

We recommend you call us in advance of the purchase if you have any questions about whether or not a disbursement can be paid.

About the Trust

As Trustee, AGED has discretion over the investments in the account. At AGED's discretion the funds may be invested in a conservative asset allocation, including but not limited to fixed income and equity securities. These investments are subject to market fluctuations and may lose principal value. AGED uses Wells Fargo Advisors to assist in the portfolio construction and asset selection. Please feel free to contact us should you have any questions or concerns regarding investments, or should you not want your funds invested for any reason.

Trust Account Statements will be provided to you on a monthly basis. You should receive your statement from Wells Fargo approximately 10 days after the end of each month. Contact AGED as soon as possible should you not receive a statement, or should you have any questions about the statements.

For income tax purposes, the Advocate may receive tax information on behalf of the trust beneficiary. This information will be mailed each year, and should arrive in February or March. Please provide this information to the beneficiary's tax preparer. The beneficiary is responsible for filing their own taxes.

Please remember that complex State and Federal rules govern the trust. Feel free to contact us should you have any questions about your trust. We hope you find the enclosed information helpful, and we look forward to serving you.

Sincerely,

Nick Barton
Executive Director

Enclosures