Advocates & Guardians for the Elderly & Disabled, Inc.
1607 Cherrywood Lane, Longwood, FL 32750
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, and Trust Receipt and Acknowledgement of Trust Funding.

Benefit Information

Please advise the Department of Children and Families (DCF 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 through DCF, you must submit a Change Report form to DCF through your local office or your ACCESS online account. Changes must be reported within 10 days after the end of the month of the change.

Social Security and/or Medicaid will need 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
- Proof of Disability - If you are not currently receiving SSI or SSDI you must request a disability determination and provide medical records from your doctor to prove disability.

If you are filing for Medicaid benefits **AGED requires a copy of the Notice of Case Action showing which benefits were approved.** ***Failure to submit a NOCA may result in delayed payments for care or services that may be covered by Medicaid.***

Payments from the Trust

Please use the enclosed **Disbursement Request Form** to request payments from the trust. Feel free to make copies for future use or obtain copies from our website at http://www.TrustAGED.org/forms. The form should be completed and submitted to AGED via email, fax, or mail along with a copy of the invoice(s) and/or receipt(s) you are requesting to have paid. Please print clearly, have the Beneficiary Advocate sign the form, and supply all required documentation to prevent any potential delay in payment. Should we have any questions about the disbursement(s) submitted, we will contact you.
Payments must be sent **directly** to the vendor, creditor, or third- party providing products or services to the beneficiary. **In order to prevent a potential reduction or loss of government benefits**, **we cannot make any payments directly to the trust beneficiary.**

Please call us in advance of a purchase should you have any questions about whether a payment can be made from the trust.

Disbursement requests received after the death of the beneficiary cannot be paid. Therefore, prepayment of funeral and burial arrangements is recommended.

If you are receiving SSI benefits from Social Security**,** please sign and return the enclosed SSI Acknowledgement Form to AGED. Special rules apply to distributions for SSI Recipients.

Investments

As Trustee, AGED has discretion over the investments in the account. In accordance with AGED's investment policy, the trust funds may be invested in a portfolio which includes but is not limited to fixed income and equity securities. These investments are subject to market fluctuations and may lose principal value. Please contact us should you have any questions or concerns regarding investments, or should you want your funds held in cash and not invested.

Trust Accountings

Trust account statements will be provided to you on a quarterly basis. You should receive your statement approximately 20 days after the end of each quarter. Contact AGED as soon as possible should you not receive a statement, or should you have any questions about the statements.

On-Line Access

If you would like access to view the trust account on-line and download statements, complete and return the enclosed Online Access Form.

Deposits

AGED can electronically transfer funds from a checking account to a trust account. If this is something you are interested in, please contact our office. Checks may also be mailed to our office for deposit.

Taxes

For income tax purposes, the Beneficiary Advocate will receive tax information on behalf of the trust beneficiary if, at any time during the year, funds in the trust have been invested. This information will be mailed annually in March and should be provided to the beneficiary's tax return preparer. The beneficiary is responsible for filing their own tax return.

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