

**SETTLEMENT
SOLUTIONS
NATIONAL POOLED TRUST**



POOLED SPECIAL NEEDS TRUST

MEDICARE SET ASIDE SUB-ACCOUNTS

WHEN A PERSON SUFFERS AN INJURY IT CAN HAVE DEVASTATING CONSEQUENCES ON EVERY ASPECT OF THEIR LIVES. THE ABILITY TO EARN A LIVING CAN BE LOST. SKY HIGH MEDICAL BILLS CAN ACCUMULATE IN THE BLINK OF AN EYE. CREDIT CAN BE RUINED IN AN INSTANT. FREQUENTLY THIS LEADS TO THE NEED TO RECEIVE PUBLIC BENEFITS SUCH AS MEDICAID AND/OR SSI. THIS IS WHERE THE SETTLEMENT SOLUTIONS NATIONAL POOLED TRUST (“SSNPT”) CAN HELP.

By joining the SSNPT, an injury victim can continue to receive public benefits even after settling their case (regardless of the value of the case). Pursuant to federal law, an injury victim can have their settlement proceeds placed into a Pooled Special Needs Trust and continue to qualify for needs based public benefits.

The SSNPT was created for the singular purpose of assisting injury victims remain eligible for needs based public assistance benefits. The founders of the Settlement Solutions National Pooled Trust saw a need for a pooled trust that understood the special needs of injury victims and catered to those needs. Our mission is to treat every trust beneficiary with the dignity and respect they deserve. We are here to serve our beneficiaries and look forward to working with you, your family, your attorney and other professional advisors.

WHAT IS A POOLED SPECIAL NEEDS TRUST?

A Pooled Special Needs Trust is a trust created pursuant to Federal law, in which the not-for-profit trustee agrees to hold assets (*money and/or property*) for the benefit of a person with disabilities. This type of trust provides an injury victim with resources to use to pay for special or supplemental needs while preserving eligibility for government benefits, particularly Supplemental Security Income (SSI) and Medicaid. The trust funds can be used for items or services such as medications, non-essential medical care, comfort services, companion services, entertainment, electronic equipment and personal care services without risking the loss of public benefits.

Normally assets held in trust are countable for purposes of qualifying for needs based public benefits. However, federal law and state regulations allow individuals with disabilities to set aside assets for supplemental/special needs into a Pooled Trust for the purpose of maintaining eligibility for public assistance programs. Pooled Trust assets are not counted as available resources, nor are interest on the assets counted as income. The Pooled Trust is irrevocable and has been established by the National Non-Profit for Americans with Disabilities, Inc. (NNAD), a non-profit association. A separate account (sub-account) is maintained for each beneficiary in the Trust but for purposes of investment and management of funds, the Trust pools these accounts.

In summary, Pooled Trust beneficiaries can receive public benefits that meet their essential needs while maintaining a supplemental fund that is available to meet their special or supplemental needs which are not provided for by public benefits.



WHY JOIN THE SSNPT?

A Pooled Trust is a special type of Special Needs Trust that protects an injury victim's public assistance eligibility. The Settlement Solutions National Pooled Trust is the first pooled trust designed specifically for the special needs of injury victims. Our highly professional staff is experienced in dealing with the variety of issues faced by an injury victim post-settlement when dealing with Medicaid or SSI eligibility. We provide high quality service and strive to quickly but efficiently process distribution requests by trust beneficiaries. We provide periodic statements and up to date accountings are always available upon request. The trust assets are actively managed by professional money managers. For up to date information on the allocation breakdown please contact us. We pride ourselves on the individualized attention that each trust beneficiary is provided.

Our trust makes it possible for remaining assets to be returned to the family at death, in certain situations, or remain in the trust for the benefit of other persons with disabilities. Our Pooled Trust beneficiaries get more than just protection of public benefits. The beneficiary gets the advantages that come from being a member of a large trust, including high-quality investment management services, better interest rates and commercial trustee services, all for an annual fee based on a percentage of the fund.

KEY FEATURES OF THE SSNPT

PROVIDES AN ONGOING SOURCE OF MONEY FOR “SUPPLEMENTAL NEEDS.” *Government benefits such as Supplemental Security Income and Medicaid will pay for a person’s primary living needs such as food, housing, and basic medical care. Anything beyond that is considered to be a “supplemental need.” The SSNPT is designed to provide a pool of the injury victim’s own assets that can be used to pay for these “supplemental needs,” which includes things like travel, entertainment, education, eyeglasses, insurance premiums, diapers, and other non-necessary medical supplies and services.*

PROTECTS GOVERNMENT BENEFITS. *If you receive even a modest amount of money from a settlement, you may no longer be eligible for government benefits. However, if the money is placed in a Pooled Trust sub-account, which is designed to be used exclusively for “supplemental needs,” government benefits will not be at risk.*

MEDICARE SET ASIDE/POOLED TRUST HYBRID ACCOUNT. *For those that are dual eligible, meaning they qualify for both Medicaid and Medicare, a Medicare Set Aside/Pooled Trust Sub-Account may be necessary to preserve eligibility for both benefits. SSNPT provides an MSA sub-account for those that need to preserve both Medicaid and Medicare future eligibility.*

FREES FAMILIES FROM COMPLETING MEDICAID REPORTS. *The trustee, NNAD, is the manager of our Pooled Trust. As the trustee, NNAD is responsible for following current Medicaid regulations and reporting all expenditures from the trust to the appropriate government agencies. The trustee also ensures that trust disbursements will not create income that could cause the beneficiary to lose his government benefits.*

ALLOWS FAMILIES TO CHOOSE HOW THE TRUST MONEY WILL BE SPENT. *With the Pooled Trust, the beneficiary and his or her family (or legal guardian/primary representative) can decide how they want the money to be used. The trustee’s responsibility in approving requests is to ensure that the money will not be spent in a way that could jeopardize the beneficiary’s eligibility for government benefits.*

HAS NO MINIMUM OR MAXIMUM FUNDING REQUIREMENTS. *Unlike a traditional bank trust, which often requires you to invest a minimum of \$100,000, you can open a Pooled Trust sub-account with any amount of money—large or small.*

IS MORE AFFORDABLE THAN MANY TRADITIONAL BANK TRUSTS. *The enrollment and annual fees for the Pooled Trust are lower than those of many bank trusts.*

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