

SETTLEMENT SOLUTIONS

NATIONAL POOLED TRUST



When a person suffers an injury it can have devastating consequences on every aspect of their life.

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 results in a need to qualify for 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 qualify for 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 TRUSTEE

A pooled trust must be established by a non-profit. SSNPT was established by The Foundation for Those With Special Needs, Inc. (FTWSN). FTWSN is the Trustee of the SSNPT. FTWSN is a non-profit 501(c)(3) dedicated to helping those with special needs and supporting other charitable organizations that protect and promote the civil justice system. The Foundation was created as a way to give back to the civil justice system, support those that need its protections, and to serve as a trustee for SSNPT.

THE TRUST ADMINISTRATOR

True Link is a diversified financial services firm offering a range of money management, investment, and insurance products. Dedicated to empowering its customers to lead independent and fulfilling lives, True Link leverages deep financial expertise and the best of Silicon Valley technology across all of these services. Offering a suite of investment services and technology-based solutions designed specifically for special needs trusts and pooled trusts, True Link partners with almost half of the pooled trusts in the United States and serves families and beneficiaries in all fifty states. Services include the True Link Card, a reloadable payment card used to make compliant funds disbursements from special needs trusts, and True Link Financial Advisors, their wealth management division.

FEES

SSNPT's fees are by far one of the lowest in the country.

- One-time fee at inception of \$500.00
- Annual fees: 1.5% (.75% fee for administration and .75% fee for asset management based on the assets held in trust)¹
- Retained assets at death are ten percent (10%) or ten thousand (\$10,000.00) whichever is less.²

¹ Calculated as a percentage of assets held in the trust and taken out quarterly. For example, if there is \$100,000 in the trust on during each quarter, then the total annual fee would be \$1,000 (1% x \$100,000). It would be taken out each quarter in \$250.00 increments. In addition to the 1% annual fee, investment fees may be incurred depending on the selected portfolio.

² At death, if the funds are sufficient to repay Medicaid and the client has elected to payback Medicaid instead of having the funds retained, then Medicaid is repaid and the 10% or \$10,000 is retained for philanthropic purposes. The remainder is distributed to the trust beneficiary's designated death beneficiary. If the funds in the trust are insufficient to repay Medicaid, all funds are retained.