



CREATING A LEGACY OF DIGNITY AND LOVE



Special Needs Trusts For
People with Disabilities & Their
Families

DON'T LOSE OR BE DENIED YOUR GOVERNMENT BENEFITS!

Under current Federal and State Law, a person with disabilities having more than \$2,000 in countable assets may not be eligible for Medicaid assistance.

With a Special Needs Trust, you (or your loved one) can receive the benefit of assets placed into a sub-account with Life Plan of Kentucky and still receive Medicaid or Supplemental Security Income (SSI).



HOW DOES IT WORK?

It's easy to enroll in a Special Needs Trust with Life Plan of Kentucky. Just complete the Joinder Agreement to open an account. When you have a supplemental need, a request for a distribution from your account is reviewed to ensure it does not jeopardize your eligibility for means-tested governmental benefits.

We'll even help you learn that you can use the funds for things like:

Dental Work
Home Modifications
Vacations
Cable TV
Internet Service

Trips to visit Family
Therapies
Lift equipped Van
Cell Phone



Life Plan of Kentucky, Inc. is here to help

As a non-profit organization, (501 (c)(3) organization Life Plan can serve as a Trustee for: **First Party Trusts** (person with the disability funds with his/her money) **Third Party Trusts** (family member or other who funds the trust).

Trusts can be funded with money from:

Inheritance
Life Insurance
Financial Gifts
Social Security Back Payments

Personal Injury Settlement
Wages Earned
Restitution Payments

Need Help? Call Life Plan of Kentucky, Inc. at (859) 523-2323