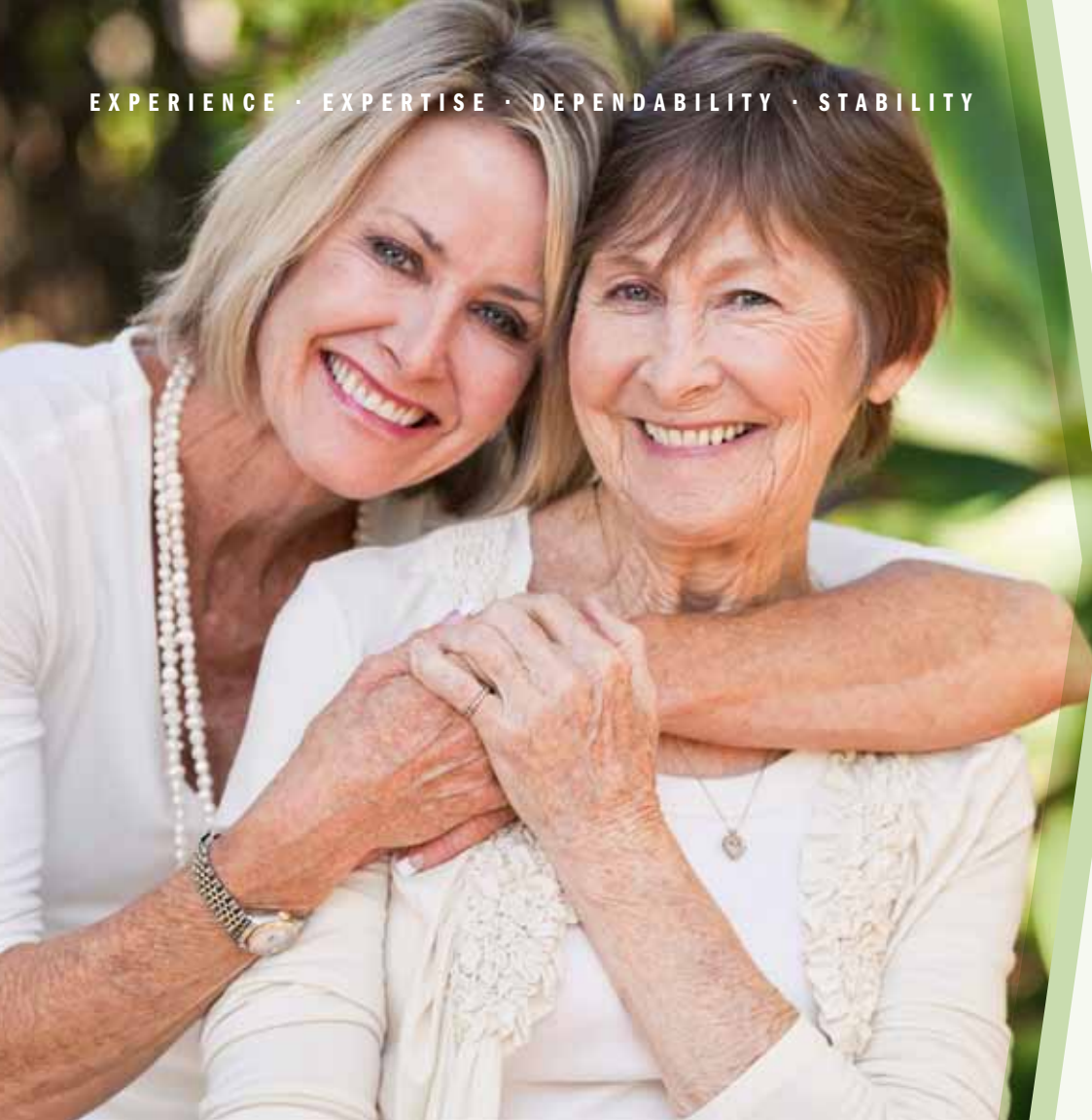


EXPERIENCE · EXPERTISE · DEPENDABILITY · STABILITY



Trusting Your Decision

The UJA-Federation
of New York
Community Trusts

Enriching the Quality of Life –
Today and Tomorrow

POOLED SUPPLEMENTAL NEEDS TRUSTS



A Wise Financial Decision

If you are the parent, legal guardian, or friend of an individual with a disability, or if you have a physical, emotional, or developmental disability – wise decisions regarding financial and life planning are critical to enriching the quality of life you or your loved one will be able to enjoy today and in the future.

The UJA-Federation of New York Community Trusts (the “Trusts”), are sophisticated, innovative, and effective financial tools that respect the uniqueness of disabled individuals. The Trusts serve a broad clientele (“Trust Beneficiaries”) with a variety of disabilities and a wide range of functional levels. The Trusts are nonsectarian and serve those living in the New York metropolitan area.

The Trusts allow individuals to enhance and augment the quality of a disabled person’s life, while preserving such disabled person’s financial eligibility for government entitlement programs.

The Trusts may be established by a third party for the benefit of a loved one or by the individual beneficiary directly if he or she has capacity.

Contributions to the UJA-Federation Community Trusts are not tax-deductible. A unique feature of the Trusts is Advocacy Service – a human-services support component that protects and enriches the health, care, and well-being of the individual with a disability.

you can change the future

A Trusted Network You Can Rely On

UJA-Federation of New York and the Jewish Board of Family and Children’s Services

The services of the UJA-Federation of New York Community Trusts are provided by two highly regarded organizations known for their integrity, stability, and experience in trust and estate planning and human services.

UJA-Federation of New York, serving the community for more than 95 years, is responsible for the financial and administrative aspects of the Trusts.

The Jewish Board of Family and Children’s Services, a UJA-Federation beneficiary agency, is New York City’s largest provider of human services. The Jewish Board is responsible for the advocacy portion of the Trusts.

integrity and stability ...





Expert Trust Management Services

Since 1992, UJA-Federation of New York has been building on its expertise in managing the financial aspects of the Trusts:

- UJA-Federation of New York holds, manages, and administers the Trusts within its power and discretion, and in accordance with federal and New York State statutes governing supplemental needs trusts.
- As pooled trusts, the Trust accounts are pooled for purposes of administration and investment only; spending from each account remains separate.
- The Trust accounts receive the benefit of third-party professional investment advisors.
- Trust account funds are flexible and may be used for quality-of-life items and services on behalf of the Trust Beneficiary. Both principal and interest can be used.
- Fees for administration and advocacy are deducted annually from the Trust accounts.

experts to assist you ...

Two Trusts Are Available

The UJA-Federation of New York Community Trust for Adults with Disabilities ("Trust A") is a third-party supplemental needs trust established with contributions from any individual other than the Trust Beneficiary (the "Sponsor").

- A minimum financial commitment of \$100,000 is required.
- A Trust A account can be fully funded immediately, at death, and/or over five years. Additional funds may be added at any time. Once established and funded, this irrevocable trust becomes active and services begin.
- Upon the death of the Trust Beneficiary, the remaining funds, if any, are distributed as designated by the Sponsor.

designed for you ...

The UJA-Federation of New York Community Trust II for Individuals with Disabilities ("Trust II") is a self-settled supplemental needs trust, established with funds solely belonging to the Trust Beneficiary of any age. Examples of these funds include: savings, legal settlement, and/or inheritance.

- A minimum financial commitment of \$50,000 is required.
- A Trust II account can be fully funded immediately or over a five-year period. Additional funds may be added at any time. Once established and funded, this irrevocable trust becomes active and services begin.
- Upon the death of the Trust Beneficiary, 50 percent of any remaining funds shall be used to further the purposes of the Trust, consistent with applicable law. The other 50 percent can be distributed to anyone the Trust Beneficiary or his or her legal guardian designates. This amount is first subject to a right of recovery by the New York State Department of Social Services (Medicaid) to the extent services were paid for over the Trust Beneficiary's lifetime.



Exclusive Personal Advocacy Services

Once a Trust A or Trust II account is established and funded, the Jewish Board immediately initiates personal advocacy services for the Trust Beneficiary.

A personal advocate, an experienced professional, works closely with a Trust Beneficiary, his or her family and/or guardian, case managers, care coordinators, and service providers to address the special needs of the Trust Beneficiary. Among the many services a Trust Beneficiary may receive are:

- Guiding the Trust Beneficiary in making wise money-management decisions.
- Facilitating the receipt of appropriate government benefits and entitlements for the Trust Beneficiary.
- Monitoring service arrangements, such as clinical, day programming supports, residential, case management, care coordination, and other special services often needed by individuals with disabilities.
- Advocating on behalf of the Trust Beneficiary.
- Matching the Trust Beneficiary with additional services and resources.

offering a full cadre of services ...

Plan for the Future Today

The UJA-Federation of New York Community Trusts offer a safe, supportive, and financially secure way for individuals with disabilities, or their representatives, to plan for an individual's future quality of life, make certain their assets are used wisely, and retain eligibility for government entitlements.

If you want to learn more about how the UJA-Federation of New York Community Trusts can help you or a loved one, please contact UJA-Federation of New York at:

212.836.1150 or
e-mail: CommunityTrusts@ujafedny.org

This brochure is intended for informational purposes only. Some information may not be relevant at all times for all situations and individuals. Please consult your personal advisor to determine current applicability for your personal, legal, and financial needs.

trust your decision ...





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