

# List of Pooled SNTs in New York State

This is an unofficial list of non-profit organizations in New York State that offer pooled Supplemental Needs Trusts (or similar services) to people with disabilities. We do not claim that this is an exhaustive list; there may be other pooled trusts in the state of which we are unaware. In addition, the specifics about each trust may not be up to date, so the best source of information is to contact the trust organization directly. Please let us know if you find any corrections. For more information on Pooled Income Trusts, see our fact sheets in [English](#) and [Spanish](#).

Name and Contact Info	Comments	Accepts monthly income to eliminate Medicaid spend-down
<b>Adults and Children with Learning &amp; Developmental Disabilities, Inc. (ACLD)</b> 807 South Oyster Bay Road Bethpage, NY 11714 <a href="http://www.acld.org/">http://www.acld.org/</a>  Colleen Crispino 516-822-0028 x 138 <a href="mailto:crispinoc@acld.org">crispinoc@acld.org</a>	Trust A - third-party trust  Trust B - self-settled trust	No
<b>AHRC NYC Foundation</b> 83 Maiden Lane New York, NY 10038 (212) 780-2690 Email: <a href="mailto:info@ahrcnycfoundation.org">info@ahrcnycfoundation.org</a> <a href="http://www.ahrcnycfoundation.org/">http://www.ahrcnycfoundation.org/</a>	<b>Community Trust I for Persons with Disabilities</b> <ul style="list-style-type: none"> <li>• Third-party trust</li> <li>• Minimum contribution: \$10,000</li> <li>• Annual fee of &lt;1%</li> </ul> <b>Community Trust II</b> <ul style="list-style-type: none"> <li>• Self-settled trust</li> <li>• Minimum contribution: \$10,000</li> <li>• Annual fee of &lt;2%</li> </ul>	No
<b>Camphill Resident's Trust</b> 317 Church Street Phoenixville, PA 19460 (610) 291-5079	The minimum for starting a CRT account is \$ 15,000. However, an initial deposit of as little as \$ 3,000 may	No

<p>Email: <a href="mailto:info@camphilltrust.com">info@camphilltrust.com</a>  <a href="http://www.camphilltrust.com/">http://www.camphilltrust.com/</a></p>	<p>open an account with the remainder of the \$ 15,000 to be deposited within two years. Additional contributions, in amounts of \$ 100 or more, can be made at any time to an established CRT account.</p>	
<p><b>Catholic Family Center</b>  30 N. Clinton Avenue  Rochester, NY 14604  (585) 232-1840 x4003 / x4022  <a href="http://www.cfcrochester.org/">http://www.cfcrochester.org/</a></p>	<ul style="list-style-type: none"> <li>• Formerly Family Service of Rochester</li> <li>• They do not operate a pooled trust, but will serve as trustee for individual SNTs</li> <li>• This might be a good option for individuals under 65 who want to establish an individual SNT, but where the trust corpus is too small to afford a for-profit institutional trustee</li> <li>• They can serve as trustee for lump sums, but also for monthly excess income</li> <li>• The trust agreement must specify that CFC receives the statutory trustee fee</li> <li>• CFC must be contacted by the attorney during drafting of trust</li> <li>• Beneficiaries must have a case manager or other go-between</li> </ul>	<p>Yes</p>
<p><b>Center for Disability Rights, Inc.</b>  497 State Street  Rochester, NY 14608</p>	<ul style="list-style-type: none"> <li>• Self-settled trust</li> </ul>	<p>Yes</p>

<p><u>CDR Pooled Trust Info &amp; Forms</u></p> <p>Amanda Flannery or Mirta Arroyo <a href="mailto:marroyo@cdrnys.org">marroyo@cdrnys.org</a> Ph: (585) 546-7510 Fax: (585) 546-7567 / (585) 546-7560</p>	<ul style="list-style-type: none"> <li>• No minimum balance</li> <li>• \$240 start-up cost (includes \$200 enrollment fee plus \$20 monthly fee and \$20 minimum deposit)</li> <li>• \$20 monthly fee (covers up to 4 disbursements per month; \$10 fee for each additional disbursement)</li> <li>• \$50 annual accounting fee</li> <li>• Online portal available</li> </ul>
<p><b>Community Living Corporation (CLC)</b> 135 Radio Circle Drive, Suite 211 Mount Kisco, NY 10549 Phone: (914) 241 2076</p> <p>Fax: (914)242-3516 Email: <a href="mailto:info@clcfoundation.org">info@clcfoundation.org</a> <a href="http://www.clcpooledtrust.org">http://www.clcpooledtrust.org</a></p>	<p><b>Pooled Trust 1</b></p> <p>Pooled Trust 1 is a third-party SNT, established with funds provided by a family member or friend.</p> <ul style="list-style-type: none"> <li>• Minimum Deposit: \$10,000</li> <li>• One-time enrollment fee \$200</li> <li>• \$1,000 annual fee for accounts under \$25,000</li> <li>• For accounts over \$25,000, annual fee of not less than \$1,000 to be negotiated with trustee</li> </ul> <p><b>Pooled Trust 2</b></p> <p>Pooled Trust 2 is a self-settled SNT, established with funds provided by the</p>

Yes

	<p>beneficiary.</p> <ul style="list-style-type: none"> <li>• Minimum Deposit: \$5,000</li> <li>• One-time enrollment fee \$250</li> <li>• \$1,000 annual fee for accounts under \$50,000</li> <li>• For accounts over \$50,000, additional annual fee of 1% of balance in excess of \$50,000</li> </ul> <p><b>Pooled Trust 3</b></p> <p>Pooled Trust 3 is a Surplus Income Trust, established with the surplus income of the beneficiary.</p> <ul style="list-style-type: none"> <li>• Set up Fee: \$350</li> <li>• Annual Fee: \$125 per month. Payable upon opening of the Trust and each month thereafter. This fee shall not increase for the duration.</li> <li>• Wind-Up Fee: \$500 (upon termination of the Trust)</li> </ul>	
<p><b>Disabled and Alone / Life Services for the Handicapped, Inc.</b></p> <p>Mailing address: PO Box 340 New Hyde Park, NY 11040-0340</p> <p>Office Address:  1441 Broadway, 6<sup>TH</sup> Floor PMB #6135 NY NY 10018-1905</p>	<ul style="list-style-type: none"> <li>• Third-party trust</li> <li>• Minimum deposit: \$100,000</li> <li>• First-party trust</li> <li>• Minimum deposit \$20,000, but annual fee \$750 if under \$100,000, plus 1% of balance for accounts up to \$1</li> </ul>	<p>Yes if have 1st party trust established with minimum deposit</p>

Ph: (212) 532-6740 / (800) 995-0066 Fax: (212) 532-3588 <a href="http://www.disabledandalone.org/">http://www.disabledandalone.org/</a>	Mill, with smaller % for part exceeding \$1 Mill., plus co-trustee and tax preparation fees	
<b>Everfund Pooled Trust</b> 15 Perlman Drive Suite 116 Spring Valley NY 10977 Ph: (845) 202-9000 <a href="mailto:info@everfundtrust.com">info@everfundtrust.com</a> <a href="https://www.everfundtrust.com/">https://www.everfundtrust.com/</a>	<u>Download trust documents</u> - Joinder Agreement, procedures, Declaration of Trust  <u>Fee Schedule</u> - main fees below, others in schedule  <ul style="list-style-type: none"> <li>• \$250 initial enrollment fee</li> <li>• Monthly fee - 10% of monthly deposit from \$30 minimum to \$250 maximum</li> <li>• \$100 annual renewal fee</li> </ul>	Yes
<b>Future Care Community Pooled Trust</b> (A partnership of Al Sigl Community of Agencies, Lifespan and the Arc of Monroe) 1000 Elmwood Avenue Rochester, NY 14620  T: 585-402-7840 Ext 2 <a href="http://www.futurecareplanning.org/">http://www.futurecareplanning.org/</a>	<u>Must Reside in Monroe County or surrounding counties to be able to join this trust</u>  <b>1st Party Lump Sum Pooled Trust</b>  <ul style="list-style-type: none"> <li>• \$200 enrollment fee</li> <li>• \$3000 minimum opening deposit (\$2000 if on SSI)</li> <li>• 0.95% annually for investment services</li> <li>• 0.75% annually for administrative fee</li> <li>• \$50 annual audit fee</li> <li>• \$30.00 per month additional fee if trust is used for monthly disbursements</li> </ul> <b>1st Party Spend Down Pooled Trust</b>	Yes (1st Party Spend Down Pooled Trust)

	<ul style="list-style-type: none"> <li>• \$200 enrollment fee</li> <li>• \$100 Minimum balance</li> <li>• \$30 per month includes 4 disbursements (\$5 per additional disbursement)</li> <li>• \$50 annual audit fee</li> </ul> <p><b>3rd Party Pooled Trust</b></p> <ul style="list-style-type: none"> <li>• \$5000 minimum opening deposit</li> <li>• Please call for fees</li> </ul>	
<p><b>KTS Pooled Trust</b></p> <p>3011 Avenue K Brooklyn, NY 11210 Phone: (718) 475-5000 FAX: (718) 475-5010 Email: <a href="mailto:info@ktstrust.org">info@ktstrust.org</a> <a href="http://ktstrust.org/">http://ktstrust.org/</a></p>	<ul style="list-style-type: none"> <li>• \$250 enrollment fee</li> <li>• Monthly fee of 10% of required monthly deposit (minimum \$30, maximum \$200)</li> <li>• Annual renewal fee of \$100</li> <li>• Monthly contributions can be made by ACH direct debit from bank account</li> <li>• No minimum balance</li> <li>• No minimum funding</li> </ul>	Yes
<p><b>LCG Community Trust</b> Guardians of our Children, Inc. 5614 16th Avenue Brooklyn, NY 11204 (718) 466-2200 Ext. 510 Email: <a href="mailto:Trust@lcgcs.org">Trust@lcgcs.org</a> <a href="mailto:Jmartinez@lcgcs.org">Jmartinez@lcgcs.org</a>  <a href="https://www.lcgtrust.org/">https://www.lcgtrust.org/</a></p>	<p><b>Community Trust I - Self-Directed Asset Trust</b></p> <ul style="list-style-type: none"> <li>• \$25,000 minimum contribution within 12 years of enrollment</li> <li>• Enrollment fee of 1% of initial deposit (minimum \$250)</li> </ul>	Yes (Community Trust II and III)

- Monthly administrative fee of 2% of funds on deposit (minimum \$42)
- Monthly brokerage fee of 0.042%
- Annual renewal fee of \$100
- Annual audit and tax return fee of \$100
- Can designate remainder beneficiaries to receive no more than 50% of corpus remaining on disabled beneficiary's death

**Community Trust II -  
Third Party Asset Trust**

- \$25,000 minimum contribution within 12 years of enrollment
- \$250 enrollment fee
- Monthly administrative fee of 2% of funds on deposit (minimum \$42)
- Monthly brokerage fee of 0.042%
- Annual renewal fee of \$100
- Annual audit and tax return fee of \$100
- Can designate remainder beneficiaries to receive no more than 50% of corpus

	<p>remaining on disabled beneficiary's death</p> <p><b>Community Trust III - Medicaid Spend-Down Trust</b></p> <ul style="list-style-type: none"> <li>• Minimum monthly deposit: \$500</li> <li>• \$250 enrollment fee</li> <li>• Monthly administrative fee of 8.5% of required monthly deposit (minimum \$42.50)</li> <li>• Annual renewal fee of \$100</li> <li>• Annual audit and tax return fee of \$100</li> <li>• All funds remaining in the trust at beneficiary's death are retained by trustee organization</li> </ul>	
<p><b>Life's WORC Trusts</b>  1501 Franklin Avenue  PO Box 8165  Garden City, NY 11530  516-741-9000 ext. 225  516-348-7878  Fax: (516) 302-1802  Email: <a href="mailto:trustservices@lifesworc.org">trustservices@lifesworc.org</a>  <a href="http://www.lifesworctrust.org/">http://www.lifesworctrust.org/</a></p>	<p><b>Self-Settled Trust (Community Trust 1)</b></p> <ul style="list-style-type: none"> <li>• Self-settled trust</li> <li>• Minimum deposit: \$500</li> <li>• One-time non-refundable enrollment fee of \$250</li> <li>• Annual fees: <ul style="list-style-type: none"> <li>◆ Up to \$20,000 - 5% of Account Balance;</li> <li>◆ \$20,000 to \$50,000 - \$1000;</li> <li>◆ \$50,000 and above - additional 1%</li> </ul> </li> </ul>	<p>YES  (Community Trust 3 on</p>



	<p>of balance over \$50,000</p> <ul style="list-style-type: none"> <li>• Annual accounting fee of \$100</li> <li>• At beneficiary's death the balance is retained by the trust</li> </ul>
	<p><b>Third-Party Pooled Trust (Community Trust 2)</b></p> <ul style="list-style-type: none"> <li>• Third-party trust</li> <li>• Minimum deposit: \$10,000</li> <li>• One-time non-refundable enrollment fee of \$250</li> <li>• Annual fees: <ul style="list-style-type: none"> <li>◆ Up to \$20,000 - 5% of Account Balance;</li> <li>◆ \$20,000 to \$50,000 - \$1000;</li> <li>◆ \$50,000 and above - additional 1% of balance over \$50,000</li> </ul> </li> <li>• Annual accounting fee of \$100</li> <li>• Can designate remainder beneficiary for up to 75% of balance</li> </ul>
	<p><b>Surplus Income Pooled Trust (Community Trust 3)</b></p> <ul style="list-style-type: none"> <li>• Excess Income Trust</li> <li>• Minimum deposit must be maintained</li> </ul>

	<p>in the account: \$300</p> <ul style="list-style-type: none"> <li>• One-time non-refundable enrollment fee of \$250</li> <li>• Double the monthly deposit is required before expenses can be paid, with one month remaining available for bill pay</li> <li>• Flat monthly fee ranging from \$30 - \$350 depending upon the monthly spend-down deposit amount. For deposits over \$4000 contact Life's WORC to determine the fee. (<a href="#">Surplus-Fee-Schedule.pdf</a>)</li> <li>• Annual accounting fee of \$50</li> </ul> <p><b>Individual SNT</b></p> <ul style="list-style-type: none"> <li>• \$500 non-refundable, one time enrollment fee</li> <li>• Minimum initial deposit \$50,000</li> <li>• Annual Fees: Balances up to \$300K; \$1,250 plus 1% of balance over \$50K</li> </ul>	
<p><b>LIFE, Inc. Pooled Trust</b>  (Labor &amp; Industry For Education, Inc.)  112 Spruce St  Cedarhurst, NY 11516  Telephone: (516) 374-4564 ext. 3  <a href="http://www.lifetrusts.org">www.lifetrusts.org</a></p>	<p>LIFE offers:</p> <p>(i) a self-settled (i.e. established by the beneficiary) monthly spend-down trust</p> <p>(ii) a self-settled asset trust</p>	Yes (Trust)

	<p>and (iii) third-party asset trusts</p> <p><u>Fee Schedule</u></p> <ul style="list-style-type: none"> <li>• \$300 one time sign-up fee (sometimes waived based on ability to pay)</li> <li>• \$200 annual fee from the second year on (sometimes waived based on ability to pay)</li> <li>• Monthly fee \$35 - \$350 depends on amount of the spend-down (set fee, not percentage)</li> <li>• No minimum deposit</li> <li>• Automated Monthly bill pay.</li> <li>• Trust established in 2 business days guaranteed</li> <li>• Process of bill requests in 3 business days guaranteed (no more late bills)</li> <li>• Dedicated trust counselor assigned to each trust client</li> <li>• <u>Fillable Joinder Agreement</u></li> </ul>	
<p><b>NYSARC, Inc. Trust Services</b>  29 British American Blvd  Latham, NY 12110  (Use this address for Fed Ex or UPS - otherwise use mailing address below)  <b>Mailing address</b>  NYSARC Inc. Trust Services  POB 1531  Latham, NY 12110</p>	<p><b><u>Community Trust I - Self-Settled trust for asset protection</u></b></p> <ul style="list-style-type: none"> <li>• Minimum deposit: \$300, including \$200 one-time enrollment fee - non-refundable</li> </ul>	<p>Yes (Community Trust II)</p>

(but use regular address for UPS or Fed Ex)

Telephone: (518) 439-8323

Toll Free: (800) 735-8924

Facsimile: (518) 439-2670

E-mail: [trustdept@nysarc.org](mailto:trustdept@nysarc.org)

<http://nysarc.trustservices.org>

- FEES - Revised Fee Schedule Jan. 1, 2024
- Intended for lump-sums, not monthly spend-down
- Remainder at beneficiary's death is retained by trustee

**Community Trust II - self-settled for Medicaid Spend Down (Surplus Income)**

- Minimum initial deposit - \$300, includes \$200 one-time enrollment fee - non-refundable
- Minimum balance equal to the monthly spend-down is recommended for overdraft protection and emergency needs, but NYSARC will waive the minimum balance deposit for someone enrolled in their e-deposit program.
- E-deposit Program - electronic deposits of surplus income (at no additional cost)
- Automatic payments of rent and other regular bills
- **FEES:**

- ◆ Online fee calculator
- ◆ \$75 annual accounting fee (deducted each July)(increased from \$50 eff. Jan. 2024)
- ◆ \$1/month Allocation Fee **THIS FEE WILL BE REMOVED EFF. JAN. 1, 2024)**
- ◆ Pro rata share of annual audit, tax preparation costs for Trust
- ◆ Co-trustee fee of 0.75% annually charged at monthly rate of .0625% based upon balance at end of preceding month
- ◆ Plus, the greater of:
  - ◇ 0.9% annual rate, charged monthly at .075% of average

		<p>monthly assets OR</p> <p>◊ Flat monthly fee ranging from \$30-\$420 depending on monthly contribution (as of Jan. 1, 2024, fee caps at \$420 for deposits of \$6,501+) (<b>REVIS</b></p> <p><b>fee schedule - eff. Jan. 2024)</b></p> <p><u>Fee schedule thru 12/31/2023)</u></p> <ul style="list-style-type: none"> <li>• <u>Links to Documents for Community Trust II - Pooled Income Trust</u></li> <li>• <u>Pooled Income Trust - Getting Started</u></li> </ul> <p><b><u>Community Trust III</u></b></p> <p><b>-Self-settled for Assets of \$250K+</b></p> <ul style="list-style-type: none"> <li>• No enrollment fee</li> </ul>
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- Minimum deposit: \$250,000
- Intended for lump-sums, not monthly spend-down
- Administration of Medicare Set-Aside accounts available
- Fee schedule [here](#) (eff. Jan. 1, 2019)
- Potential for remainder Beneficiary if there are funds left after any possible state(s) Medicaid payback is fulfilled

#### **GENERAL FEATURES OF NYSARC TRUSTS:**

- NO ANNUAL RENEWAL FEE (some other trusts charge up to \$200/year)
- Unlimited disbursement requests (some others charge up to \$10 for each additional disbursement)
- 24/7 access to account information via automated phone system
- Fully-staffed beneficiary support team by phone
- Phone line exclusively for professionals to reach NYSARC management

	<p>quickly</p> <ul style="list-style-type: none"> <li>• 48-hour approval of new trusts (expedited approvals with prior notice)</li> <li>• Prompt processing of disbursement requests</li> </ul>	
<p><b>Protect Your Family (PYF)</b></p> <p>303 Merrick Road, Suite 505</p> <p>Lynbrook, NY 11563</p> <p>Tel: 516-837-3737</p> <p>Fax: 516-837-9430</p> <p>Email: <a href="mailto:info@pyftrust.org">info@pyftrust.org</a></p> <p>Website: <a href="http://pyftrust.org">pyftrust.org</a></p>	<p>Medicaid Pooled Income Trust</p> <ul style="list-style-type: none"> <li>• \$300 application fee</li> <li>• \$200 annual fee</li> <li>• Sliding scale monthly fee, based on surplus amount</li> <li>• Can pay the monthly fee on a monthly basis or pay for the full year in advance (10% off if paying for the year)</li> </ul> <p>Medicaid Asset Trust</p> <ul style="list-style-type: none"> <li>• \$300 application fee</li> <li>• 2.0% annual administrative fee</li> <li>• \$150 renewal fee</li> </ul>	Yes
<p><b>SCS Pooled Trust</b></p> <p>1404 Coney Island Avenue</p> <p>Brooklyn, NY 11230</p> <p>Telephone: 718-971-2509</p> <p>Fax: 844-623-0481</p> <p>Email: <a href="mailto:info@seniorcommservice.org">info@seniorcommservice.org</a></p> <p><a href="http://www.seniorcommservice.org">www.seniorcommservice.org</a></p>	<ul style="list-style-type: none"> <li>• \$250 Enrollment Fee</li> <li>• Monthly administrative fee of 10% of monthly required deposit (Min. \$25/Max. \$200)</li> <li>• Unlimited disbursements</li> <li>• No Minimum balance requirement</li> </ul>	Yes



	<ul style="list-style-type: none"> <li>• No Minimum funding requirement</li> <li>• \$100 Renewal Fee</li> <li>• Monthly deposits can be made by ACH Direct Debit</li> </ul>	
<p><b>The Rose and Maurice Halpern Lifetime Care Foundation at OHEL</b>  156 Beach 9th Street  Far Rockaway, NY 11691  718 686 3170  <a href="http://www.ohelfamily.org/?q=lifetime_care/pooled-trusts">http://www.ohelfamily.org/?q=lifetime_care/pooled-trusts</a>    Email: <a href="mailto:lcfrusts@ohelfamily.org">lcfrusts@ohelfamily.org</a></p>	<p><b>The Lifetime Care Foundation Community Pooled Trust I</b></p> <ul style="list-style-type: none"> <li>• Third-party trust</li> <li>• A portion of the funds can be invested</li> <li>• An initial deposit minimum of \$20,000 must be received in order for a client's funds to be invested. The first \$10,000 is kept in a liquid account, and the next \$10,000 is invested. At a point when the liquid \$10,000 reaches a balance of \$0, money will be divested from the investment account to the liquid account in increments of \$10,000</li> </ul> <p><b>The Lifetime Care Foundation Community Pooled Trust II</b></p> <ul style="list-style-type: none"> <li>• Self-settled trust</li> <li>• For those clients wishing to deposit liquid assets into a trust in order to preserve government entitlements, while</li> </ul>	Yes

	<p>having a portion of this money invested</p> <ul style="list-style-type: none"> <li>• An initial deposit minimum of \$20,000 must be received in order for a client's funds to be invested. The first \$10,000 is kept in a liquid account, and the next \$10,000 is invested. At a point when the liquid \$10,000 reaches a balance of \$0, money will be divested from the investment account to the liquid account in increments of \$10,000</li> </ul> <p><b>The Lifetime Care Foundation Community Pooled Trust III</b></p> <ul style="list-style-type: none"> <li>• Self-settled trust</li> <li>• Can enable disabled individuals and seniors to use their excess income to pay for their own supplemental needs, such as rent, utilities, and medical services not covered by Medicaid and/or other entitlements programs</li> </ul> <p><b>Fees</b></p> <ul style="list-style-type: none"> <li>• \$900 annual fee (first year's fee due at initiation)</li> </ul>
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	<ul style="list-style-type: none"> <li>• \$10 fee per check for any payments in excess of three per month</li> <li>• For Trusts I &amp; II only: <ul style="list-style-type: none"> <li>◆ Investment fees of approximately .75% from Bernstein Global Wealth Management</li> <li>◆ 1% investment fund management fee (if placed in investment account)</li> <li>◆ Annual investment fees: <ul style="list-style-type: none"> <li>◇ 1.5% for \$25,000-\$250,000</li> <li>◇ 1% for the next \$250,000-1 Million</li> <li>◇ 0.5% for additional amounts over 1 Million</li> </ul> </li> </ul> </li> </ul>	
<p><b>The Theresa Foundation Pooled Trust of New York</b>  250 Lido Boulevard  Lido Beach, NY 11561  (516) 432-0449  <a href="http://www.theresafoundation.org">http://www.theresafoundation.org</a></p> <p>Administered by <b>The Center for Special Needs Trust Administration, Inc.</b></p>	<p><b>The Theresa Pooled Trust</b></p> <ul style="list-style-type: none"> <li>• Self-settled trust</li> <li>• Annual fee of 2% of trust assets</li> <li>• One-time administrative fee of</li> </ul>	Yes

<p>4912 Creekside Drive Clearwater, FL 33760 (877) 766-5331 <a href="http://www.centersweb.com">http://www.centersweb.com</a></p> <p><a href="http://centersweb.com/SNT/types_pooled_state.html">http://centersweb.com/SNT/types_pooled_state.html</a></p>	<p>\$2,500</p> <ul style="list-style-type: none"> <li>• Designed for sheltering lump-sums</li> </ul> <p><b>The Theresa Pooled Income Trust</b></p> <ul style="list-style-type: none"> <li>• Self-settled trust</li> <li>• One-time opening fee of \$175</li> <li>• Monthly service fee of \$25 - \$200, depending upon amount of monthly contribution</li> <li>• Monthly maintenance fee of 0.875% of account balance</li> <li>• Designed for sheltering excess income</li> </ul> <p><b>The Theresa Foundation Community Trust</b></p> <ul style="list-style-type: none"> <li>• Third-party trust</li> </ul>
<p><b>UJA-Federation Community Trusts</b> Department of Planned Giving and Endowments 130 E. 59th St., 10th Fl. New York, NY 10022 <a href="https://ujafedny.giftplans.org/index.php?cID=238&amp;mID=12">https://ujafedny.giftplans.org/index.php?cID=238&amp;mID=12</a></p> <p>Irina Tuchina</p> <p>(212) 836-1150</p> <p><a href="mailto:tuchinai@ujafedny.org">tuchinai@ujafedny.org</a></p> <p>Advocacy Service are provided by an affiliated social service agency.</p>	<p><b>Community Supplemental Needs Trust</b></p> <ul style="list-style-type: none"> <li>• Third-party trust</li> <li>• Minimum deposit: \$100,000, with at least \$20,000 invested initially with remainder to be deposited within 4 years</li> <li>• Testamentary (at sponsor's death) agreement is available</li> <li>• Beneficiary is assigned an</li> </ul>

No

	<p>advocate from a UJA agency</p> <ul style="list-style-type: none"> <li>• Annual fees (subject to change): <ul style="list-style-type: none"> <li>- UJA-Federation administrative \$1,500</li> <li>- Full Advocacy \$5,500 first year then \$3,500</li> </ul> </li> <li>• Upon the death of the beneficiary, 100% of the remainder is designated as per the Sponsor</li> </ul> <p><b>Community Trust IV</b></p> <ul style="list-style-type: none"> <li>• Self-settled trust</li> <li>• Minimum deposit: \$50,000, payable over 5 years if necessary</li> <li>• Beneficiary is assigned an advocate from a UJA agency. Financial only and Full advocacy services are available</li> <li>• Annual fees (subject to change): <ul style="list-style-type: none"> <li>- UJA-Federation administrative \$1,500</li> <li>- Financial only advocacy \$2,200</li> <li>- Full advocacy \$5,500 first year then \$3,500</li> </ul> </li> </ul> <p>Upon the death of the beneficiary, 100% shall be maintained in the Trust for</p>
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	the benefit of individuals who are disabled	
<b>UCS Trust Services</b>  <b>(UCS Disability Pooled Trust)</b> 1514 49 <sup>th</sup> Street Brooklyn, NY 11219 Ph: (718) 854-9300 Fax: (718) 506-9314 Email: <a href="mailto:trustdept@ucstrustservices.org">trustdept@ucstrustservices.org</a>  <a href="http://www.ucstrustservices.org/index.html">http://www.ucstrustservices.org/index.html</a>	<b>Monthly Spenddown</b>  <u>Download Trust Documents</u>  <ul style="list-style-type: none"> <li>• Enrollment fee: \$250.</li> <li>• Monthly fee of 10% of Surplus (Min \$30/Max \$250).</li> <li>• Annual fee: \$100.</li> <li>• Monthly Surplus Deposit can be made by ACH direct Debit and set to be automated.</li> <li>• Disbursements (Bill Payment) can be setup as automatic monthly payments (restrictions apply).</li> <li>• Pre-paid credit/debit Card option (restrictions apply).</li> <li>• Unlimited disbursements.</li> <li>• No Minimum balance requirement.</li> </ul> <b>Asset Trust</b>  <ul style="list-style-type: none"> <li>• Enrollment fee: \$250.</li> <li>• Annual fee of 2.5% of principal (Max \$750).</li> <li>• Annual renewal fee: \$100.</li> <li>• Deposit can be made by ACH direct Debit.</li> <li>• Disbursements (Bill Payment) can be</li> </ul>	Yes

	setup as automatic monthly payments (restrictions apply). • Pre-paid credit/debit Card option (restrictions apply). • Unlimited disbursements. • No Minimum balance requirement.	
<b>Westchester ARC Foundation</b> 121 Westmoreland Avenue White Plains, NY 10606 <a href="http://www.westchesterarc.org/">http://www.westchesterarc.org/</a>  Anne Sweazey (914) 428-8330, ext. 3336 <a href="mailto:asweazey@westchesterarc.org">asweazey@westchesterarc.org</a>	Community Trust I - third-party trust  Community Trust II - self-settled trust	No
<b>Western New York Coalition Pooled Trusts</b>  Go to <a href="http://www.wnypooledtrust.org">www.wnypooledtrust.org</a> for downloads, and more information  Contact: (866) 362-5081  Trustees:  <b>People Inc. &amp; Legal Services for the Elderly, Disabled or Disadvantaged of WNY, Key Bank (fiscal trustee)</b>  Only available in Western NY counties (Erie, Niagara, Orleans, Cattaraugus, Allegany, Chautauqua, Wyoming, Genesee, Steuben) and the Seneca Nation	<b>WNY Coalition Pooled Medicaid Payback Trust (Trust #1)</b>  • Self-settled trust • Accepts income deposits • No minimum deposit • Initiation fee: \$100 • Monthly fee sliding scale based on amount deposited  <b>WNY Coalition Over 65 Pooled Trust (Trust #2)</b>  • Self-settled trust • Accepts income deposits • Only for individuals aged 65 or older • No minimum deposit • Initiation fee: \$100 • Monthly fee sliding scale based on	Yes - but only for Erie, Niagara, Cattaraugus, Chautauque and Allegany Counties  <a href="#">Fee Schedule</a> <a href="#">Income Or</a>

	amount deposited
	<b>WNY Coalition Under 65 Pooled Trust (Trust #1) and Over 65 Pooled Trust (Trust #2)</b>
	<ul style="list-style-type: none"> <li>• Self-settled trust</li> <li>• Accepts lump sums without a minimum deposit</li> <li>• Initiation fee: 10% of Deposit not to exceed \$1,000</li> <li>• Annual commission: <ul style="list-style-type: none"> <li>◆ \$10.50 per thousand on the first \$400,000</li> <li>◆ \$ 4.50 per thousand on the next \$600,000</li> <li>◆ \$ 3.50 on the balance in the pooled trust</li> <li>◆ Plus additional annual commission by bank trustee</li> </ul> </li> <li>• Semi-annual accounting fee: \$6</li> <li>• Termination fee: 1% of all amounts paid out</li> </ul>
	<b>WNY Coalition Friends and Family Trust</b>
	<ul style="list-style-type: none"> <li>• Third-party trust</li> <li>• Only 25% of balance remainder at the death of the</li> </ul>



	<p>beneficiary is retained by trustees. Remaining 75% can be directed to others.</p> <ul style="list-style-type: none"> <li>• Initiation fee: 10% of Deposit not to exceed \$1,000</li> <li>• Annual commission: <ul style="list-style-type: none"> <li>◆ \$10.50 per thousand on the first \$400,000</li> <li>◆ \$ 4.50 per thousand on the next \$600,000</li> <li>◆ \$ 3.50 on the balance in the pooled trust</li> <li>◆ Plus additional annual commission by bank trustee</li> </ul> </li> <li>• Semi-annual accounting fee: \$6</li> <li>• Termination fee: 1% of all amounts paid out</li> </ul>	
<p><b>YAI / National Institute for People with Disabilities</b>  460 West 34th Street  New York, NY 10001-2382  <a href="http://www.yai.org/">http://www.yai.org/</a>  (212) 563-7474</p>	<ul style="list-style-type: none"> <li>• Serves DD/MR/MI/ Phys Disabled, TBI.</li> <li>• Minimum deposit \$25,000 with some flexibility.</li> </ul>	No

This article was authored by the Evelyn Frank Legal Resources Program of New York Legal Assistance Group.



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Medicaid -> Supplemental Needs Trusts -> List of Pooled SNTs in New York State

<http://health.wnyc.com/health/entry/4/>