



## Life Enrichment Trust

Individuals with disabilities receiving Supplemental Security Income (SSI) and Medical Assistance (MA) are limited in assets, and sometimes lose their source of monthly income, medical insurance, and other government benefits. Life Enrichment Trust, Inc. (LET) offers family members a secure means to financially provide for individuals with disabilities. As a court approved fiduciary, LET enables people to safeguard assets and plan for the financial future of their loved ones with disabilities, without the risk of endangering funding for their needs.

We offer free consultations and very low start-up fees. Please contact us to learn more about the trust options available to you and your loved ones through Life Enrichment Trust.



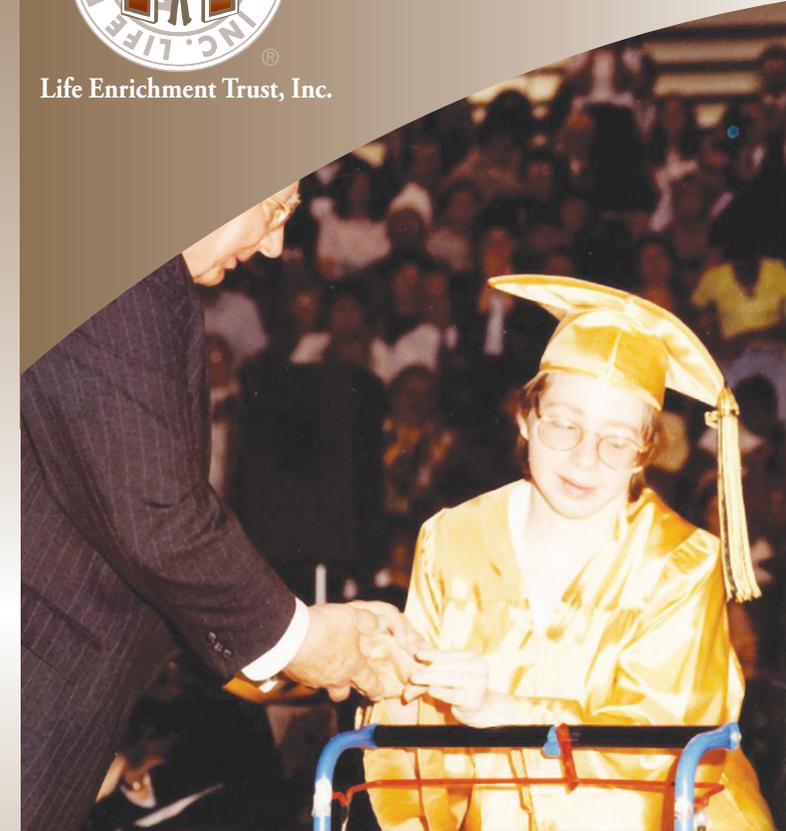
**Life Enrichment Trust, Inc.**  
*"We Protect, We Preserve, We Enrich."*

163 Thorn Hill Road  
Warrendale, PA 15086  
1-855-EZ-TRUST (1-855-398-7878)  
Fax: (724) 772-9659  
Email: [info@lifeenrichmenttrust.org](mailto:info@lifeenrichmenttrust.org)

**[www.LifeEnrichmentTrust.org](http://www.LifeEnrichmentTrust.org)**



Life Enrichment Trust, Inc.



## Trust Options

*Opening a gateway to an enriched and fulfilling life through a comprehensive financial plan.*



## Trust Options

LET offers options for using funds from estate planning, legal settlements, and other forms of income. There are three types of trusts which can protect assets and preserve (or create) an individual's eligibility to receive government benefits, thereby enriching their life. Placing funds into one of these trusts gives an individual the option to access funds for items that relatives typically pay for out of pocket. LET works with individuals and families to determine which trust, or combination of trusts will best suit the individual's needs. We also offer irrevocable burial accounts.

**Life Enrichment Trust can provide the means of achieving a secure financial future.**

*"We Protect, We Preserve, We Enrich."*

**Payback Trust:** This "special needs trust" or "stand alone trust" has four requirements.

1. It can only benefit individuals under age 65.
2. The beneficiary must be disabled.
3. The trust must be established by a parent, grandparent, legal guardian or the court.
4. Upon the beneficiary's death, any residual funds must first be used to pay back the state for Medical Assistance received.

The Payback Trust can be self-funded, but not self-created.

**Pooled Trust:** There are five requirements for this type of trust.

1. It must be established and maintained by a non-profit organization.
  2. Assets are pooled for investment but accounted for separately.
  3. The account only benefits individuals with disabilities.
  4. It must be established by a parent, grandparent, legal guardian, the court or the individual.
  5. Upon the beneficiary's death, any remaining funds are handled in accordance with the current requirements of the Federal Government, and the beneficiary's state of residence.
- The Pooled Trust can be self-created, and self-funded.
  - With a LET Pooled Trust, all remaining funds retained by LET shall be used for the benefit of individuals with disabilities.

## Third-Party Funded Trust:

This trust is created and funded by someone other than the individual with disabilities and is used to supplement government funded benefits. It gives the trustee almost total discretion on spending, but the trustee is directed not to distribute assets in any way that could reduce the beneficiary's government benefits. This type of trust requires the most planning, but brings the highest level of benefit to all parties.

## Irrevocable Burial Accounts:

Certainly the most basic need for all individuals, funds from a variety of sources can be used to establish this type of account. These accounts, once established are irrevocable and are limited to specific dollar amounts, and can only be used for the funeral and burial expenses of the individual.

