

THE ARC OF MINNESOTA MASTER POOLED TRUST

The Arc of Minnesota was established in 1955 by parents who joined together to build a better and more accepting world for their children. We are a statewide, not-for-profit organization, governed by members and a board of directors made up largely of family members. We understand the concerns of families who have a loved one with a disability.

The Arc Master Trust

The Arc Master Trust is our response to a need felt by many families who wonder what will happen to their loved one after they are gone.

The Arc Master Trust includes two Trust programs, *Their* Heritage and Safe Harbor. Heritage was established to help families provide for the future of their loved ones. Harbor was established for people with or without long-term disabilities to fund a trust for shorter periods.

Open to all Disabilities

The Arc Master Pooled Trust serves Minnesotans of all disabilities, including people with physical, mental, emotional, intellectual, and other developmental disabilities.

A Financial Planning Option

Income your son or daughter earns from work, or receives from government programs like SSI may not meet his or her needs. As long as you are alive, you can help. But what happens when you are no longer there?

The Arc Master Trust helps families leave funds for a loved one without affecting eligibility for government benefits, such as SSI, Medicaid and state or federally funded residential programs.

Pays for items Not Covered by Government Benefits

Government programs are limited to basics like food, shelter and medical care. Funds invested in The Arc Master Trust pays for items not covered by government benefits, but enhance their quality of life, like vacations, holidays, cable TV and gifts.

The Arc's Expertise

Government benefits operate under regulations that must be understood and followed, or eligibility for benefits can be lost. The Arc has this expertise. Families do not need to worry about learning and staying current with regulations. These responsibilities are assumed by The Arc.

Assists Family Members

Parents often ask a family member to serve as trustee. They want someone to remain personally and actively involved with their child. The Arc Master Trust helps achieve this goal. We do the paperwork so family members can focus on the individual.

Fiscal Oversight

If money is left directly to your son or daughter, who will supervise how funds are spent? Leaving money in a trust, and specifying that the trustee must approve all disbursements, provides the oversight many families want. The Arc Master Trust offers this service and protection.

Funding a Trust

A trust account can be funded by anyone. Often, it is funded by a parent or another family member. Accounts may also be established with assets belonging to the person with a disability.

Ease of Use

It is easy to request disbursements from your Arc Trust account. Requests for disbursements can be made by phone, email or fax.