

Special Needs Trusts and Structured Settlements



SPECIAL NEEDS TRUSTS

A Special Needs Trust (SNT) is a unique settlement tool for injured and disabled people under age 65 that allows the injured person to maintain eligibility for Supplemental Security Income and Medicaid while maximizing the funds received from a physical injury claim.

The proceeds from a structured settlement, in addition to cash proceeds, can be paid into an SNT to meet the needs of the injured individual that are not paid for by other federal, state or other public programs. Providing for additional expenses such as health care companions, education programs, transportation, and home modifications from the SNT can improve the quality of life for a severely injured person. In exchange for this continuing benefit eligibility, Medicaid maintains a right of reimbursement against any assets remaining in the Special Needs Trust upon the death of the beneficiary, up to the amount expended by Medicaid.

ADVANTAGES OF A STRUCTURED SETTLEMENT FUNDING A SPECIAL NEEDS TRUST

- Continued eligibility for government benefit programs
- Guaranteed source of tax-free funds for the lifetime of the injured person to provide for their special or supplemental needs
- Ease of asset management, including predictable future payments into the SNT and the elimination of reinvestment risk
- Availability of annually increasing payments and future lump sums paid into the SNT to offset the effects of inflation and increased future needs
- Facilitation of settlement due to the attractiveness of receiving tax-free income over time, as allowed under IRS Code Section 104 (a)(2)

At Arcadia, we help resolve conflicts, reduce litigation expenses and create long-term financial security for people involved in injury claims through our settlement consulting services.

We have a rich history as the oldest structured settlement firm in the world. In our more than 45 years in business, we have used our expertise and knowledge, innovative products and unparalleled service to help settle over 344,000 claims involving structured settlement funding of over \$43 billion. We have positively impacted hundreds of thousands of lives by providing security and closure. You can find us nearby, with more than 200 experienced settlement professionals across the United States and Canada.

At Arcadia, our passion for helping and empowering people is at the heart of everything we do. Thanks to proprietary training programs and state-of-the-art resources, we are the leading experts in the industry. Our expert team helps people navigate the complexities of cases involving special needs trusts with experience, well-proven strategies, compassion and innovation.

Contact your Arcadia consultant today for assistance with a structured settlement, or visit teamarcadia.com



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