

## Enhanced Life Options Group Programs

### **TRUST PROGRAM I**

The Enhanced Life Options Group can be the right choice to manage your special needs trust. Families in New Hampshire and across the country have selected not-for-profit organizations such as the Enhanced Life Options Group basically because:

A trust manager with knowledge of disabilities issues can add value beyond financial arrangements;

1. A non-profit trust manager can handle the trust in collaboration with or under the supervision of a family member, professional advisor or bank trustee;
2. A non-profit trust management organization is established to continue indefinitely whereas relatives and individual advisors are mortal;
3. A not-for-profit pooled trust can be established by the individual with disabilities;
4. A not-for-profit pooled trust can accept funds after the beneficiary is 65 years of age; and

Not-for-profit organizations are specifically referenced in the federal law governing medicaid and social security, as permitted special needs trust managers.

Enhanced Life Options Group was established in 1993. The directors consist of nine people most of whom have a person with disabilities in their family. Board members also have professional skills including disability advocacy, law enforcement, and banking. Board members have also been active professionally in the New Hampshire's disabilities community for many years working with non-profit organizations including Granite State Independent Living, the Disability Rights Center, NAMI New Hampshire and the Parent Information Center.

### **TRUST PROGRAM II**

In 2004 Enhanced Life Options Group created a Master Special Needs Pooled Trust program, which disabled individuals are able to join by signing a joinder agreement. We now have two different types of pooling arrangements available: (1) individually tailored trusts with pooling provisions; and (2) a master trust arrangement where the family or the disabled individual joins a trust already created.

Specific personal services can be provided or arranged for people with disabilities, without duplicating what other organizations are already doing, such as:

1. Medical and dental care not otherwise provided
2. Residence options, including home ownership, condominiums and supervised settings
3. Furniture, furnishings and household goods and equipment
4. Computers, telephones, and adaptive gear

5. Education, books, tutoring and translation services
6. Transportation, including vehicle ownership, drivers and taxi services
7. Supported employment opportunities
8. Personal assistants, advocates, mentors and visits at selected intervals
9. Evaluations, studies and consultations

At times we may be requested to provide additional personal services for our clients. We provide information, education and consulting services for people with disabilities whether or not we provide trustee services for a disabilities trust.

Since the beneficiary of a special needs trust may not serve as trustee, one or more family members may come to mind to serve as trustee. Often, however, no family member comes to mind who is available or the family member being considered is a generation or two older than the beneficiary, and may not be living when the beneficiary most needs the trust. Sometimes a family member wants to be involved but does not have the time to actually manage the trust.

Enhanced Life Options Group can serve as trust manager subject to what is called a special power of appointment. This allows a family member to remain involved in a supervisory role, if desired. It might be a sibling who does not have the time to do more. The holder of the special power of appointment can also be a professional advisor. Enhanced Life Options Group can also serve as trust manager with the trustee being a professional trustee, such as an attorney, accountant or other family advisor. It is also possible to name a corporate trustee such as an independent trust company or a bank with a trust department.

A trust may be drafted by an attorney involved with the family and then discussed with Enhanced Life Options Group. Some provisions are suggested: a provision allowing pooling; a special power of appointment provision; supplemental needs language; a provision against alienation; and a provision concerning the trustee visiting with the person with disabilities. The trust can be individually tailored to the individual's unique situation so long as it meets the various requirements of the law. The person setting up the trust or that person's attorney can get in touch with Enhanced Life Options Group and discuss these issues.

Trust Program II works relatively the same as Trust Program I, when it comes to purposes and distributions. However, in most situations the disabled individual does not need to hire an attorney to prepare the Trust.

## **JMK SPECIAL NEEDS CENTER**

In 1999 Enhanced Life Options Group launched a national program, its Special Needs Center. The program has recruited consultants drawn from established special needs trust organizations around the country who exchange ideas and consult with new special needs trust organizations. Enhanced Life Options Group has been recognized on the national level, as a special needs trust organization.

Enhanced Life Options Group has received referrals from agencies, organizations, guardians, attorneys and other advisors since 1993, and has been named trust manager by New Hampshire Probate Courts since 1994.

In addition to providing trust services, the Enhanced Life Options Group has participated with the New Hampshire Community Loan Fund in a program which makes available Individual Development Accounts (IDAs). IDAs are matched savings accounts designed to help eligible low-income people with disabilities accumulate investments for education, home ownership and small business development in the Manchester, N.H. and Portsmouth, N.H. areas. Enhanced Life Options Group has also participated in a study of work incentives in the disabilities community, funded in part by the U.S. Social Security Administration, to provide Individual Career Account (ICA) demonstration projects in the Manchester, N.H. and Keene, N.H. areas. ICA's are micro-grants designed to help remove work-related financial barriers for people with disabilities.

Enhanced Life Options Group's strategic partners include First Financial Trust, Lincoln Financial, Northeast Credit Union, the New Hampshire Community Loan Fund and Southern New Hampshire University. Enhanced Life Options Group is a member of the New Hampshire Brain Injury Association, The National PLAN Alliance, and the National Guardianship Association.

Enhanced Life Options Group is a 501(c)(3) public charity. The organization is bonded to the maximum allowable amount and is audited annually. It has four staff members and also utilizes independent contractors. No minimum or maximum asset balance is required to be eligible for services. Services are available throughout New Hampshire, and are available regardless of the specific type of disability. The organization's brochure is available by calling (603) 472-2543 or (603) 524-4189, or writing to Enhanced Life Options Group, 3 Executive Park Drive, Suite #269, Bedford, N.H. 03110. You can also visit the Enhanced Life Options Group web site at [www.elonh.org](http://www.elonh.org).