



**United Cerebral Palsy Association
of Greater Indiana, Inc.**
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RESOURCE MEMO #OT19

Date: October 19, 2006
RE: The ARC of Indiana Master Trust

Benefits of The Arc Trust

A Financial Planning Option

Income your son or daughter earns from work, or receives from government programs like Supplemental Security Income (SSI), may not be adequate to meet his or her needs. As long as you are alive, you can supplement your child's income. But what happens when you die?

The Arc of Indiana has operated a trust service continuously since 1988. Its purpose? To help you leave funds for your son or daughter without affecting his or her eligibility for government benefits, such as SSI, Medicaid, and state or federally funded residential programs. Our trust is intended to supplement, not supplant, these kind of benefits. Here is how our trust can help your child:

Pays for items not funded through government programs

Government programs are limited to basics like food, shelter, and basic medical care. If your son or daughter wants or needs more, another source must pay.

The Arc's expertise with government programs

Every benefit your child receives operates through regulations that a trustee must follow. If the trustee does not understand the regulations, or operates in conflict with them, eligibility for benefits could be lost.

The Arc has expertise with these regulations. Using our service, families need not worry about learning and staying current with the regulations and dealing with bureaucrats. These responsibilities are assumed by The Arc.

Assists other family members

When parents ask another family member to serve as trustee, personal attention is often their foremost concern. More than anything else, they want the family member actively involved with their child. Our trust service helps achieve this goal. We do the paperwork, so family members can focus on the individual.

Ease of use

We are easy to use. Requests for disbursements are usually made over the phone. Why? For most people, using the phone is easier than writing. We tape record the request and then follow-up with written confirmation.

Strong user satisfaction

Each year, we ask the people making requests if they are happy with our service. Almost all give us high marks, marks we make public. Call if you want our latest User Satisfaction Survey.

Fiscal oversight

If you leave money directly to your son or daughter, no one supervises how they spend the money. Leaving money in a trust, and specifying that the trustee must approve all disbursements, provides the oversight many families want. This is how our trust service is constructed.

Affordable and professionally managed

If you want to start a trust through your local bank, you might find its annual fee far more than you can afford. For many families, our trust service is more affordable.

Understanding family concerns

The Arc of Indiana was formed in 1956 by parents. We are a statewide, not-for-profit organization whose membership is mainly parents and other family members. We understand family concerns.

Our trust is our response to a need felt by many families. Some have no one else to administer a trust. Others are uncomfortable with relying on another family member or a local bank. As families learn about us, many decide we are the most reliable for them.

A proven track record

We have been operating our trust service since 1988. Several hundred families are enrolled. Many families let us use their name as a reference. If you want to talk to a family already enrolled, let us know.

Open to all disabilities

Our trust is sponsored by The Arc of Indiana. We are, however, available to persons with a very wide range of disabling conditions.

Sources of funds

An account can be funded by anyone. Often, it is funded by a parent or another family member. Special accounts have also been set up with assets belonging specifically to the person who is disabled.

Regardless of your age, or your son's or daughter's age, planning for their financial future is important.

For additional information

Call: 1-877-589-8848, or (317) 259-7603