How could we be serving your clients?

People with disabilities who need help with day-to-day bill pay using Social Security income benefits are invited to our **Representative Payee Program**.

- Supported, stabilizing money management
- Compliance with disability benefit resource and asset limits
- Help in gaining or regaining skills to manage funds independently

Conservatorship Services provide an affordable path to court-ordered money management, without unduly limiting the rights of adults to make non-financial decisions.

- Leveraging of agency resources to keep billing at a minimum
- Can pursue full legal decision-making, or one-time transactions to help connect clients with income and health benefits
- Remove family dynamic in decisions for adult clients

Protect clients' access to long-term healthcare and income benefits by using a **Pooled Special Needs Trust** instead of forcing unneeded spending down of funds.

- Single, master trust document means quick entry to trust during sudden transition periods
- Clients retain their funds to make quality-of-life purchases
- Case management keeps fund management part of whole-life development
- Help parents and grandparents provide financial support, now or from their estates; trusts can be established at no cost for those wishing to leave inheritance funds
- **Individual trusts** are also an option for larger contributions

CFPD can educate clients and families on additional savings opportunities like the **ABLE Act Savings Accounts** newly available to people with disabilities who need to protect benefits.

- Accounts are owned by beneficiaries, who make their own distributions, an empowering opportunity for those able to manage some funds themselves.
- Up to $14,000/year can be saved without impacting benefits, especially attractive to people working while on benefits.
- Families would likely benefit from a combination of an ABLE Account and Special Needs Trusts.

Schedule one to two hours with CFPD's program experts to learn how these programs can serve you, your clients and their family members.

- *Free presentations to large and small groups – staff, clients, cohorts, family members*
- *Detailed hand-outs for later reference*
- *HIPAA-safe question and answer sessions – bring your real-life scenarios*

Write to crr@cfpdtrust.org or phone 303-476-6322 to get your presentation scheduled today.

cfpd
managing means | protecting benefits