

## Trust Program Overview

The Life Navigators Trust Program provides peace-of-mind while protecting public benefits. Multiple trust options are available to meet each beneficiary's needs now and in the future.

### A Trusted Community Partner for 70 Years

- One of two major special needs trust programs in Wisconsin
- Supporting over 275 trusts
- Designed to supplement and preserve public benefits
- Affordable option for individuals and families



**“Knowing that Kimberly’s life will continue to be fulfilling is the best gift anyone could give my family.”**

Stephanie, Family Member



*Prairie Trust, a local financial institution, serves as Trustee for all Life Navigators Trusts.*

## Contact Info

### Interested in more Trust Program information?

Contact us at 414-774-6255 or [trust@lifenavigators.org](mailto:trust@lifenavigators.org).

[LifeNavigators.org](http://LifeNavigators.org)



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Life Navigators  
7203 W Center St  
Wauwatosa, WI 53210  
414-774-6255



**LIFE NAVIGATORS**  
*Your Disability Partner*  
EST. 1949



# A Key for Your Future



# Life Navigators Trust Program

# Types of Life Navigators Trusts

## Trust I — Community Trust (Third Party Trust)

Set up by parents, grandparents or other third parties to benefit a loved one with a developmental or related disability

**This trust can be established in two ways:**

- Funded Trust—Funded through current assets for immediate use
- Unfunded Trust—Created today to receive assets in the future such as through a life insurance policy, retirement account, bequest or estate plan

## Trust II — Pooled Trust (Funded Entirely with Beneficiary's Assets)

Funded with assets that are entirely those of the beneficiary

- Most often is established when an individual with a developmental or related disability has assets that would prevent them from receiving public benefits
- Often funded with a SSI payback, personal injury settlement or benefits accrual

## Trust III — Pooled Trust (Individuals 65 and Over, Regardless of Disability)

Funded with assets that are entirely those of the beneficiary

- Most often is established when an individual with a disability has assets that would prevent them from receiving public benefits
- Often funded with accrued assets, a personal injury settlement or benefits payback or accrual

### Providing Allison's Family with Peace-of-Mind

Allison's grandparents, Mike & Ginny, decided to put a plan in place for their granddaughter's financial

future and long-term needs. Mike & Ginny are so grateful for the peace-of-mind their Life Navigators Trust I will provide their family.



### Supporting Mark to be Safe, Happy and Healthy

Mark's sister Debby suddenly passed away, leaving him with few connections. Life Navigators worked with Mark

to set up a Life Navigators Trust II to pay for moving expenses, internet and cable. Mark is now living in his own apartment and is thriving.



### Supporting Tillie to Be Active and Connected

As Tillie gets older, her Life Navigators Trust III provides peace-of-mind that she will remain eligible for Medicaid

and other long-term benefits. She is so thankful that this support allows her to live independently in our community.