

Financial Planning Options Using The Assets of An Individual

	(d)(4)(A) SNT (Special Needs Trust)	(d)(4)(C) Pooled Trust	ABLE Account
Onset of Disability	No Requirement	No Requirement	Disability Exists Prior to Age 26
Age of Beneficiary	Under Age of 65	Under Age of 65	No Requirement
Who May Establish	Parent, Grandparent, Court Appointed Guardian, The Individual with Special Needs	Parent, Grandparent, Guardian or Beneficiary	Parent, Grandparent, Guardian or Beneficiary
Contribution Limits	Unlimited	Unlimited	\$14,000 Per Year With a Max of \$100,000
Taxes	Income Taxable To Beneficiary	Income Taxable to Beneficiary	Earned Income is Tax-Free
Distributions	Supplemental Expenses of the Beneficiary, but NO expenses for food and shelter	Supplemental Expenses of the Beneficiary, but NO expenses for food and shelter	"Disability Expenses"- including basic living expenses
Death of Beneficiary	Payback to Medicaid with the amounts remaining in Trust	Remaining Funds are retained by Non-profit Pooled Trust	Payback to Medicaid with the amounts remaining in the account

***** All 3 Options MUST Fully Fund Burial or Final Expenses Prior To Death *****

