

Understanding Special Needs Trusts

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Let's get started again, thank you for being here. This is the next installment in our special needs spotlight webinar series. And if you haven't had the opportunity to view other installments, you can take a look at our website and you can see what else we have. These are meant to kind of go together and to fill in any gaps in your knowledge or in issues that you're concerned about. So, you can certainly reach out to me or to our marketing department if you are interested in seeing or receiving transcripts of any of the other sessions. So, my name is Shana Siegel, I'm the Chair of the elder law and special needs section at Norris McLaughlin, and today we're going to be talking about understanding special needs trusts.

When you're thinking about implementing a special needs trust, many people don't do that right away. There's kind of a hesitancy to do that. And that can be for a variety of reasons. Sometimes people really just don't understand the need for a special needs trust, they feel confused about the various roles. And so, they just decide, well, I'm going to put that off and deal with that later. They're not quite sure whether or not your child is going to mature out of some of their issues. And there's a lot of fears surrounding the implementation and costs of a trust. Many parents can just feel really overwhelmed. So, today, we want to kind of address some of these underlying issues. And hopefully, that'll help you decide if the trust is right for you and, if so, what type.

We are going to have a separate session that's going to focus really on the administration of trusts. We'll touch on that today. It is really going to go in-depth to some of the pitfalls once you have to trust moving forward.

So, What Do I Do First?

Doing a trust is usually part of your estate planning. So, sometimes parents just haven't done any estate planning. So, that's why they don't have a trust. It is important to take a look at your estate planning and get that done. For any parent, but particularly a parent of a special needs child, you want to address if your children are still minors, guardians, as well as a special needs trust. Then the next step you need to do is to take a look at your beneficiary designations and your financial and insurance planning.

We're really going to focus in today on that step of the creation of the trust. So, I often get asked

what is a trust or people just don't really understand what that means. A trust is a legal structure. It is a structure that you control. You decide what the structure is; you decide the parameters as the person who is creating the trust. It designates a fiduciary whose role is to protect the beneficiary. And what they do and how they do it is governed by the trust document. A trust is a legal entity, that means like a person, they can handle and hold assets. So, they can hold any variety of assets. That might be a house, it might be a bank account, it might be an investment account, and they can hold more than one asset. Often people say, Okay, well, I'm going to put this into the trust. So, that's the bank account or the investment account, but in fact, the trust is the legal vehicle like the legal entity, like an individual that holds all of those varieties of assets. Not every family needs a trust. When you're considering whether or not to create a trust for your child, or grandchild or other loved one, you have to consider a couple of things.

First of All, Asset Management

Do we have sufficient financial assets that it makes sense to have a trust. If your child is going to have mostly income streams and not substantial assets, then a trust may or may not be necessary. That's also going to depend on their ability to manage assets. So, it may be very clear that the individual that you're concerned about, the beneficiary, just does not have the capability to handle financial affairs, in which case a trust may be necessary, although you still could handle things potentially just through a legal guardian.

Another factor is that even where you have people who have the ability to manage financial affairs, they may be very vulnerable to exploitation. So, you might have somebody who is high functioning but has a certain naivete or a certain just vulnerability, where you may want to consider a trust in order to protect them. Trusts generally provide very good creditor protection. And so that may be another reason that we may be looking at having a trust for a beneficiary.

Another primary reason in the special needs arena for having a special needs trust is for public benefit purposes. But as we've discussed in prior conversations, not all public benefits are the same. Means-tested benefits, anything, where there's financial eligibility, is going to likely require the need for a trust. If you're going to apply for Medicaid, you're not allowed to have more than \$2,000 in your name, then the assets belonging to that individual, or that that individual is going to inherit, is going to need to go into a trust so that they can maintain their eligibility. However, if you're looking at other types of benefits, that may not be the case. So, when you're considering whether or not you need a trust, you may want to consider what is the likelihood that the beneficiary is going to need Medicaid or other means-tested benefits either now or in the future. If the individual is going to need DDD services, then you're likely going to want to do a trust and you're likely going to have them need to be on Medicaid in order to maintain their DDD eligibility.

So, this is just a quick overview of the needs-based benefits versus non-needs-based, what we call categorical benefits. So, we have Medicaid and SSI being means-tested. And then we have Medicare and Social Security for a disabled adult child over in the categorical side. And that way, you could have a situation where your child goes directly to Social Security disabled adult child when you pass, and in theory, they might not need a special needs trust. But you might still want it for the other reasons that we discussed.

Kinds of Special Needs Trusts

There are many, many different kinds of trusts. In addition to special needs trusts, we have many

other types, but even within the realm of special needs trust, it can be really confusing because there are so many different variations. This is a quick guide to some of the most common types of special needs trusts, and we're going to talk about each of these in detail. But this just kind of lays out for you where the funds are coming from, who's establishing them, and the distribution. And this might be helpful just to come back to in the future.

So, let's start out with third-party special needs trusts, and this is primarily what you as parents would be established for your loved one. So, a third-party special needs trust is not created by the beneficiary or the beneficiary spouse. It is created by another party, generally a parent, grandparent, or another family member. The trust should not hold the beneficiary's assets, as you'll see as we move along, commingling assets that belong to the beneficiary, and the parents can really be problematic. The beneficiary can never be the trustee of the trust. That's very important because we need to show that the beneficiary does not have control over these assets in order to have them be protected and excluded from consideration for public benefits purposes. The trustee has the discretion to withhold the distributions. We're going to talk about this more, but often with third-party trust, the trustee is directed in the trust document to make certain types of distributions and we want to give the trustee more discretion in a special needs trust in order to make sure that it is exempt for public benefits purposes.

The Social Security Administration lays out that a third-party trust is a trust established by someone other than the beneficiary, as a grantor, and the grantor is the person who funds the trust. And this is important because a third-party trust is going to be exempt for public benefits purposes. We also have two other considerations, and these I alluded to before. The beneficiary cannot have control over the assets in order for it to be exempt for public benefit purposes. So, that means that the beneficiary cannot have the authority to revoke the trust or require it to be terminated. And the beneficiary cannot direct the use of trust assets for his or her support maintenance, under the terms of the trust. So, it's very important that the trust language is clear that the trustee decides how the funds are used, not the beneficiary, and that there's no language that forces the trustee in order to provide for the support and maintenance of the individual or for their health, education, maintenance, you sometimes see, or for specific amounts. I'll often see trusts that were created a long time ago where it says, "I give my child" or "the trustee shall pay my child \$1,000 a month." That's going to be problematic. So, we want to make sure that it's in the trustee's discretion.

Now, one of the major advantages of a third-party special needs trust, in addition to, of course, the control factor and the public benefits eligibility, is there's no payback requirement. So, if I put \$500,000 into a trust, my child uses it over their lifetime, and then when my child passes away, Medicaid or DDD do not have a claim to the funds that are there. They can then pass on to whoever I wish; whatever remainder beneficiaries I have put into the trust. So, this is a major advantage in the way we leave assets to our loved ones, in order to make sure that they're there for their use, but then can go pass on to whomever else we wish to benefit. And this is why it's really important to title assets so that they end up in the special needs trust. Very often, I see situations where people set up a third-party trust, and then they don't have the assets all flowing there. They don't check all of their beneficiary designations, and we'll talk about this more later.

There is another type of special needs trust that we are not going to talk about much here, which is a third-party trust, but it is a sole benefit Medicaid trust, and that does have a payback. That is an exception because this is a situation where the grantor, the person creating the trust, is seeking Medicaid eligibility. So, if my father were ill, and he was going to go on to Medicaid, and they were going to cover his nursing home care, and he wanted to make a gift to a trust for my child, before he went on to Medicaid benefits, we would use a sole benefit Medicaid trust, and those do have a

payback requirement.

When clients come to me, and we're talking about their estate planning, the first question that often comes up with regard to special needs trusts is should they create a special needs trust in their will or should they create a separate standalone special needs trust that then the will will make reference to.

Now, the reason for a distinction here is if you have a separate standalone trust, you have to have a separate trust document. And that trust is going to be established now, at the time that you're doing your estate planning, and is going to continue throughout your child's life. So, that trust is going to be in effect throughout that period, whereas a testamentary trust is not it is created under the will and it cannot be funded until you pass away. It is really not established until after your death. And so, it isn't there as a vehicle that other people can put funds into. So, when clients are considering this, I have them basically look at the pros and cons. So, a testamentary trust is going to be less costly because there is not a separate trust document, it's one document instead of two. It generally has much simpler provisions because it's part of the will. So, it does not have all of the trust language that is common in a standalone trust. That means that it's not necessarily going to address every administrative situation, every power, every contingency. So, you just really have to realize that you're giving up a little bit when you have a testamentary special needs trust. In terms of looking at the funding, that's really the big difference. The biggest difference is that it cannot be funded until death. And that means that if you have parents, the grandparent of the child or aunts or uncles or other family members who want to leave assets to your child, they are not going to be able to do it through your trust vehicle, which could mean that your child would end up with a number of separate trusts, which can be very frustrating and costly. So, if you do have a likelihood that they are going to be others that are going to contribute, then I would strongly recommend that you look at a standalone, separate, special needs trust.

The other, I would say, a disadvantage of a testamentary trust is that it is not created, it is not standing there waiting to act. Now, in some sense, that can be positive because we don't have the cost of maintaining the trust over time, which we'll talk about the standalone in a second, but it also means that there can be delays and that your trustee doesn't have that experience of administering the trust while you're still alive. So, for that reason, it can be more favorable for individuals to create a standalone document where they are the trustees during their lifetime. And then they create successor trustees who will act in the event of their either disability, their stepping down, resigning, or in the event of their death. So, that's going to allow for that experience of that trustee who's then coming in and acting perhaps with you as a co-trustee at first. And it's also going to mean that everything is set when you pass away. That bank account, that asset, whatever it is, is already there in the trust.

Now, the negative to that is that you've got to trust that if it does have active assets in it, that you potentially are going to have some tax. So, often what people will do is they will create this trust, and they will fund it very nominally, and then they will have other assets that upon death will pour into it so that you're not having to necessarily file a tax return every year because there is really minimal income being earned because the trust is minimally funded during your lifetime. And you might want to change that as you age, so you do have that immediacy factor.

Revocability

So, whether a trust is revocable or irrevocable is something that also a lot of clients are confused about it. When you deal with a revocable trust, that's a trust that I create and I can then change the very next day. At any point, I can change the terms of this trust; and I would say 95% of my clients do

wish to make their special needs trust revocable because they're creating this document now; it is likely that it will change over time, that your child's needs may change, who you might want as trustee may change, and so, you want this to be a fluid document. And so generally, that is how it's done. These trusts, as I said, are generally largely unfunded, and a revocable trust would become irrevocable at the point that you pass away.

So, this can have kind of the best of both worlds. You have a trust, it's established, you can change it when you want to, so you're not locking into that language, but you have this vehicle that's there if something were to happen to you unexpected, and so you don't have to wait for everything to be probated and for that trust to be established. If you are going to have a revocable trust, then you should consider adding language to it so that at the point it becomes irrevocable, it can qualify as a qualified disability trust, which we're going to talk about in just one minute.

Irrevocable special needs trusts are generally used, where you have an individual who wants to take assets out of their estate. So, you might have another family member who wants to make a gift as part of their trust—as part of their estate tax planning. Now, an irrevocable trust can still be modified, but it cannot be modified as easily if there's a process that has to be asked to go through, either through the court or through the consent of a number of individuals. So, that is going to be a barrier here. But the idea behind an irrevocable trust is that you are taking those assets generally out of your own name and giving them over to the beneficiary or to the trust itself, in terms of your own estate. So, we often find that if we have a wealthy family member, they're looking to do some tax planning, they may move those assets into an irrevocable trust. An irrevocable trust could be taxed in a couple of different ways, and so that's something to really talk with the attorney that you're working with, as well as with your accountant on. An irrevocable trust can be taxed as a qualified disability trust. Again, we'll talk about that in a second. And that also has that main advantage of having the trustee in effect, who is acting getting that experience in administering the trust, and certainly where funded, there's immediate access to that money regardless of waiting for the parent passing away. So, this can be a real advantage in terms of, you know, just making sure that that individual has a beneficiary who is in desperate need of assets, doesn't have a break in their care needs.

Okay. So, I refer to a qualified disability trust. Let's talk a little bit about what this is. This is essentially a tax benefit, where a third-party trust, where the trust is the taxpayer. So, a separate tax return is being filed. But on that tax return, it is noted that this is a qualified disability trust, which gives it some tax-favored status over another type of third-party trust. In order to get this tax advantage, the trust must be irrevocable. All the beneficiaries must have been deemed disabled by Social Security Administration and the beneficiaries must have been under 65 when the trust was established. So, why would we look towards this? The main reason is having the personal exemption. So, the personal exemption amount is an amount that would be exempt in terms of income. So, normally, a trust when the trust is a taxpayer, they're paying taxes at the highest tax rate very, very quickly on income with a very minimal exemption. So, you end up having a higher tax rate and what we call compressed tax rate. In this situation, the first \$4,300 is going to be exempt from taxes. So, that can really often, when you have a trust, and it's creating income that is not being passed out. Any income that's being passed out is still going to be taxed to the beneficiary. But if there's income that is staying within the trust, you're going to be able to exempt a substantial amount of it from those from that tax. So, that can be a real advantage, especially over a number of years.

Also, if you have distributions which are going to a child, the beneficiary of a trust is a child, these distributions are not subject to kiddie tax. And kiddie tax is a tax concept where we have individuals who even though they're children, they are paying tax, and when you have a situation where you have a trust beneficiary, we don't have that issue. So, that's a real advantage here of a qualified

disability trust for certain people. We generally are going to find that when we've got younger individuals and where we have a larger trust.

So, in our third-party special needs trust, we really need to think about our special needs language. And this is why it's really important to have somebody drafting this trust, who is very, very familiar with the public benefits rules. Sometimes you see—sometimes I will see trusts that had been done by an individual who, you know, they understand the need for a special needs trust, but they don't really understand the nuances and so they may not be very thoughtful in looking at the specifics of each beneficiary in terms of drafting that language. So, as an example, we want to balance how much instruction we give to our trustees, with being overly limiting. If we are very limiting and say that this special needs trust can only be used for the special needs of our beneficiary, such as, and we list all of these things, we can really get ourselves into trouble, particularly if there's a change in the law. We've seen in recent years that some of the things that are allowable have changed.

And so, we want to be—sometimes less is more in terms of instructing our trustees within the trust document as to what is allowable.

Are We Going to Put Sole Benefit Language?

Are we going to say that the trust assets can only be used for the sole benefit of the individual? Well, that has a particular meaning in the public benefits context, and it can be problematic because then we might have to have individuals who are also benefiting; say someone else who's living in the home, for instance, might have to contribute. So, I found that I try to maintain my language as flexible as possible and really entrust that trustee with interpreting and making the correct decisions.

Even an irrevocable trust should include the ability to amend the document to reflect changes in the law, and that is not going in to make it not irrevocable, as long as we make it a specific limitation in the right to amend the trust.

Many old special needs trusts that I see will state that the distributions cannot be made for items such as food and shelter, and that's in order to try and avoid issues with public benefits. But I really recommend against that, I think it's important to again give that trustee discretion to allow for payments for food and shelter, even if they may implicate the public benefits. So, that's really how that language is drafted. It should really be something fleshed out with the attorney. Really important here, avoid any mandatory distributions, because any mandatory distributions are going to be considered available for public benefits purposes.

Retirement accounts are something that can be very problematic when we're dealing with special needs trusts and special needs beneficiary. So, you want to get good guidance from an experienced practitioner and make sure that the trust adequately addresses retirement accounts. I'm going to talk a little bit just for a second at the end about a rule change that is relevant to that.

So, I always tell my families to think about the balance of power when you are creating a special needs trust. These trusts are often in effect for many, many years, maybe really generations. And so, you really need to think about who is going to be the trustee, what powers they're going to have, and how you might balance that in order to protect the beneficiaries. Of course, we could spend, you know, a very long time talking about trusts, who should be trustees, whether it should be family members, whether there should be corporate trustees, or some combination thereof. But if you are going to have just family members as trustees, then you may want to balance that in having a trust protector or trust advisor who's a non-family member. If you're going to have corporate trustees,

then you may want to have a family member, if not as trust protector, certainly as a trust advisor.

So, these roles, trust protector and trust advisors, are other individuals who can help out who are going to be able to either remove the trustee if there's been some kind of inappropriate action or provide oversight. And again, I like to provide that balance depending on who the trustee is, what the powers are that the trust protector has.

A trust advisor is someone who has a more limited role. They generally are not going to have the power to remove, but they are going to be able to give advice; and you might have here your attorney, or you might have somebody who is in the field of special needs, who might be able to help you. Or this could be a family member as well.

Alternatives to Our Third-Party Trust

If a third-party trust isn't appropriate, you might have a traditional discretionary trust. You might not need to have all of the language of a special needs trust in certain situations. An ABLE account, if you're talking about a very small amount of money, an ABLE account might be appropriate. And we have a whole session on ABLE accounts; I'm not going to get into details here.

A pooled trust, which we're going to talk about more in a second, might be appropriate, again, if you're talking about a smaller amount of money, or if you're looking for that nonprofit involvement. Sometimes, I still have families come to me and say, "Well, I'm just not going to leave anything to my special needs loved one, I'm going to leave it to their parent, their sibling, and I'm going to trust that family member to take care of them." I very strongly advise against this because we often have all the best intentions and that individual has all the best intentions, but something may happen to them. They may have creditor issues, they may become disabled themselves. And so, that situation becomes complicated. So, it's really important to think about the what-ifs when you're considering that informal arrangement. And I would always rather see, even if not a traditional special needs trust, some other situation like an ABLE account or pooled trust rather than just an informal arrangement.

Okay, if we're going to look to first-party trusts: Now this is a situation where you have, the special needs individual has their own assets. But, as we're going to see in a minute, those assets may be from an inheritance where it wasn't properly funneled into a special needs trusts. So, this isn't just where the individual earned their own money. But, when the person becomes entitled to funds, whether it's through their own work or an inheritance, a gift, or even a settlement—a personal needs settlement—you're going to see a situation where those funds have to go into a first-party trust. And there are some major drawbacks in that. There are really two main categories here. We have what we call a (d)(4)(A) trust, also commonly referred to as Copper Trust, which has payback provisions and a pooled trust which is under the statute (d)(4)(C). And that's from the federal law 42 USC 1396(d)(4)(A) and (C). Okay, when are first-party trusts used; again, I'm speaking here, personal injury award, other settlements, inheritance, were wasn't correctly funneled into a special needs.

Young Adults with Assets

So, you might have a child, they're turning 18, they're going to be applying for benefits or they're in their 20s, and they're now applying for benefits and they need to be below the asset threshold. So, they're going to put those assets into a first-party trust or an adult who becomes disabled.

Here we have to cite. These types of trust must be established by a parent, grandparent, legal

guardian, or the disabled adult or a court. Until fairly recently, the disabled adult could not fund their own trust. And thanks to advocates, that was changed, so they can fund their own trust if they have the capacity to do so. The trust beneficiary must be under the age of 65 at the time of creation, and in this situation, if these assets are placed into an appropriate (d)(4)(A) trust, then the assets in the trust are not considered for public benefits purposes. On the death of the beneficiary, the trustee must repay Medicaid for all the benefits received during the individual's lifetime. So, here we have a payback, which is why it's so important to avoid this by correctly titling assets we want to leave to our children so they don't end up into a D(4)(a).

Other things about a (d)(4)(A) and other reasons we want to avoid them if we can, expenditures of \$5,000 or more must notify the state. And even though the statute says notify, the state really considers that they have veto power. They will say no on certain expenditures. So, you want to—you have to realize that this is a limitation of these trusts.

There is a duty to account. And it's really important to keep good records. I often find family members who are contacted by the state and are made to spend a lot of money accounting for and explaining all of the uses of these funds. Very important to keep this in a separate account, and to be very scrupulous with your records and your moving of money and reimbursement for yourselves and all of that to keep all records.

Often when you have a (d)(4)(A) trust, you see a situation where expenses need to be prorated because expenditures from the trust must be for the sole benefit of the beneficiary. So, if you were to put in a pool because the beneficiary is going to use it for their physical therapy, you're going to have only a portion of that paid for by the trust potentially. Similarly, if you have, you know, certain expenses related to the household and other household members are going to have to contribute.

A pooled special needs trust is irrevocable and it is established and managed by a nonprofit. And that is going to be it can hold funds for first-party funds or third-party funds. But, if we're talking about a first-party here, we're going to have a payback situation, and payback is going to remain in, or the funds are going to have to remain in the pool. This is essentially like a mini trust that each individual beneficiary has, but it's pooled for purposes of investment and management and that can be really helpful if you have a smaller amount of money and you still want to have investment options available to you, to allow that money to grow. Then a pooled trust might be the right vehicle for you.

So, when we're looking at an OBRA or (d)(4)(A) trust versus a pooled trust, these are some of the things that you might want to consider. Of course, if you're creating your own trust, a (d)(4)(A) trust, you have your choice of trustee, you have your choice of investment. And it can hold more types of assets. It could hold property, which can sometimes be a problem with the pooled trust depending on the situation. And, you know, again, you've got those investment choices, and you know that the trustee is dedicated to just your beneficiary, particularly if it's a family member, and so they're likely to get more personalized attention. If you have a family member as a trustee maybe you're not going to have trustee fees. So, that may be a huge advantage here. And a lot of families just like that control; you're keeping it within the family.

A pooled trust, on the other hand, has a nonprofit trustee. So, where there may not be appropriate family members or professionals to do that, you might be looking to for a pooled trust. There is that collective investment as I mentioned, and one of the advantages is that you have an entity who's very experienced, who has that knowledge, not only of the public benefits programs but also, of investment. If you're looking for case management for your beneficiary, a pooled trust might be the right option. And for smaller trusts, you've got capped fees here. And also, if you're looking at a non-

family member, you may have difficulty finding trustees for a smaller trust, but a pooled trust will generally accept a much smaller trust. There are less upfront costs because you are not creating a trust vehicle. So, these are just some of the factors to consider in weighing which of these may be appropriate. And as I said before, you might be able to do an ABLE account if you had just a small amount of money that this individual was inheriting or receiving as a gift. Or that they are over public benefits eligibility limit by a small amount, then ABLE account might be the right option here. Of course, your contribution is limited annually. And you don't have any of the control positive and negative here that, you know, there's not the same kind of limits. But that could be a good thing if you've got a beneficiary who's able to manage their own affairs.

All right, so now we have a trust. What are we going to do now? Well, we're going to talk about this in great detail in another session in about two weeks, but I wanted to just kind of touch on the subject here. So, first of all, if the trustee is not going to be yourself if you're talking about subsequent co-trustees or successor trustees down the line, it is important to get them involved before they're thrown into the job. You want them to know about your assets, you want them to know about your child, you want them to know about public benefits rules that they're going to have to understand. So, this would be something to plan for before you're putting them in the situation of them having to just learn on the job.

You really need to consider what assets you're going to put into the trust. So, it may be that certain assets are more well-suited for funding, the trust and other assets may be more well-suited to going to other beneficiaries. So, that would be something to consider.

Beneficiary Designations

I mentioned this before. I cannot tell you how many times I find situations where family members go to all of the work and expense of creating a third-party special needs trust, whether it's in their will or standalone, and then they forget certain assets to have the trust as the beneficiary, and then we end up with assets going directly to the individual. And then they have to do that first-party trust with all of the negatives that are associated with it. So, you want to really look at each and every one of your assets, to make sure that it's going to flow to the trust appropriately. Really important that whoever your trustee is, even if it's you, is involved in administration and record-keeping, and really knows what they're doing and following all of the correct rules. We're going to give you a primer on that, so you can make sure you're doing everything correctly. And one of the most important parts of that is understanding when you're making distributions, what the public benefit implications of those distributions are.

So lastly, I want to just mention the Secure Act. This is a law that passed recently, which changes the inheritance rules for retirement accounts. It limits the tax deferral for inherited retirement accounts to 10 years instead of over the beneficiary. However, there is an exception for individuals with special needs and special needs trusts. The reason that I'm mentioning this here is if you have a pre-existing trust, some of them may have some provisions which are problematic for the Secure Act. So, you may want to just have your attorney take a look at the trust in order to make sure that it meets the criteria, that it may not have correct sole benefit language, so that may be an issue. As I said, many third-party trusts don't have sole benefit language. And if there are other beneficiaries that may be an issue even if they are both individuals with a disability. So, please, you know, just take a look at that if you do have a pre-existing special needs trust.

All right. So, that is what I have for you today. I am ready for questions if you have any of them now. If you want to share now, or that's my email address if you want to send me questions afterward, I

would be more than happy to take them. And thank you very much. I would encourage you to join our future sessions and to look out for transcripts of our prior sessions and for this one as well. We'll be sending them out to everyone who registered for today's program. You can also forward links to other individuals, other people who might be interested in this. And when you get the transcript, you can certainly do that and, you can also allow people to send them a link so that they can watch this program.

Hope that was helpful and thanks.

Watch the recording [here](#) .

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