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

Contact Info

Interested in more Trust Program information? Contact us at 414-774-6255 or trust@lifenavigators.org.

LifeNavigators.org

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

A Key for Your Future

Life Navigators
Trust Program

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

<table>
<thead>
<tr>
<th>Trust I — Community Trust (Third Party Trust)</th>
<th>Trust II — Pooled Trust (Funded Entirely with Beneficiary’s Assets)</th>
<th>Trust III — Pooled Trust (Individuals 65 and Over, Regardless of Disability)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Set up by parents, grandparents or other third parties to benefit a loved one with a developmental or related disability</td>
<td>Funded with assets that are entirely those of the beneficiary</td>
<td>Funded with assets that are entirely those of the beneficiary</td>
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<td>This trust can be established in two ways:</td>
<td>- Most often is established when an individual with a developmental or related disability has assets that would prevent them from receiving public benefits</td>
<td>- Most often is established when an individual with a disability has assets that would prevent them from receiving public benefits</td>
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<tr>
<td>- Funded Trust—Funded through current assets for immediate use</td>
<td>- Often funded with a SSI payback, personal injury settlement or benefits accrual</td>
<td>- Often funded with accrued assets, a personal injury settlement or benefits payback or accrual</td>
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<td>- Unfunded Trust—Created today to receive assets in the future such as through a life insurance policy, retirement account, bequest or estate plan</td>
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### 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.