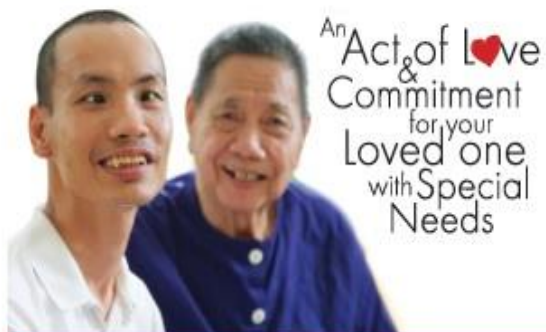


About Special Needs Trust Co. (SNTC)

SNTC is the only non-profit trust company established in Singapore with a Charity and Institution of Public Character status to provide affordable trust services to the community of persons with special needs. Supported by the Ministry of Social and Family Development (MSF), we partner with the Public Trustee Office to manage and invest the trust funds. The principal value of the funds is guaranteed by the government.

At SNTC, we have a dedicated team of Case Managers who are social work trained to work with caregivers to identify and assess their dependent's needs and develop his care plan.

In addition, the administration of the Special Needs Savings Scheme is undertaken by SNTC since 1 August 2014.



An Act of Love & Commitment for your Loved one with Special Needs

"I'm not getting any younger, so I thought it is better to set up trusts for Thean Ann and me so that our living arrangements and daily needs can be appropriately taken care of," said Mr Liew.



For enquiries, please contact us at:
Hotline: 6278 9598
 Email: enquiries@sntc.org.sg

For more information, visit us @:
www.sntc.org.sg
www.facebook.com/SNTCSG



298 Tiong Bahru Road, #10-01 Central Plaza
 Singapore 168730

Operating hours: Monday - Friday, 9am - 6pm

A Lifelong Gift For Your Loved One with Special Needs



If you are a caregiver of someone with special needs, chances are you constantly worry about your dependent's future financial security. *What will happen when you are no longer around? Who can provide him with a financial safety net? Can he still enjoy the same quality of life?*

Caring for a person with special needs takes special planning. Particular needs will always be present, and you must consider and make provision for them. Taking steps now can help secure your dependent's well-being, today and tomorrow.

MODEL FOR SNTC TRUST

& PRE-ACTIVATION



- Caregivers earmark assets for trust
- Case Manager refers caregivers to seek legal advice & make their will
- Examine family support
- Needs analysis
- Recommend interventions
- Short and long term goal setting

ACTIVATION (Upon Demise/ Incapacity of Caregivers)



- SNTC Case Manager**
- Meet up with appointed caregivers
 - Follow up on assets earmarked for the trust
 - Disbursements according to Letter of Intent
 - Conduct home visits

Termination Events

- Demise of life beneficiary
- Life beneficiary leaves Singapore permanently
- Trust funds fully utilised before the demise of life beneficiary

SERVICE DELIVERY

FIRST APPOINTMENT WITH CAREGIVERS



Holistic Needs Assessment



Develop Care Plan



Identify Source of Funds

SET UP OF TRUST

Review
 Lifelong review and case management through transitions with caregiver & life beneficiary

Review Assets

Review Care Plan



Be Part of Your Loved One's Future Now

A **SNTC trust** is necessary to ensure that your dependant receives the gifts under your will, insurance and CPF savings nomination. It gives your dependant security to live his life with the same financial care and support when you are no longer around.

Setting up a trust is an act of love and commitment on your part. If you are an elderly caregiver, there is a pressing need for you to set up a trust for your dependant during your lifetime to ensure his financial security and to give you a peace of mind.

For the young caregiver, it's never too early to think ahead and start planning to build up funds to provide for the future of your dependant to meet their medical care, education and long-term support needs.

Our programmes include:

1. Partnering with training institutes to provide financial education for caregivers.
2. Specially-assigned Care Manager to develop and review Care Plan, conduct home visits, and verify and monitor use of the trust funds.
3. Working with network of community partners to support the life beneficiary when the monies in the trust account are running low.

ELIGIBILITY

Nominating applicant should be:

- The parent or an appointed legal guardian of the child with special needs and
- Singapore citizen or Singapore Permanent Resident

Nominee with disabilities should be:

- Singapore citizen or Singapore Permanent Resident, and either
- Require assistance in at least one Activity of Daily Living (ADL*); or
- Attend or have attended a Special Education (SPED) school

*The 6 ADLs are washing, dressing, feeding, toileting, mobility and transferring.

HOW TO APPLY

Download the application form from www.sntc.org.sg and send the completed form to SNTC via mail, email or fax along with a copy of:

- Nominating applicant's NRIC (front & back);
- Birth Certificate & Child's NRIC; and
- School Certification Letter (if attending or have attended a SPED school); or
- Doctor's Assessment Report; or
- Functional Assessment Report



Setting Up the SNTC Trust Account

SNTC Type of Fees	Fee Before Subsidy (\$\$)	Subsidy by MSF (\$\$)	Fee After Subsidy (\$\$)
One-time Set-Up	1500	90%	150
Annual Pre-Activation	250	100%	0
One-time Activation	400	90%	40
Annual Post-Activation	400	90%	40

*SNTC Fees and subsidies may be subjected to change.

- A minimum of \$5,000 is required to set up the account;
- Topping-up can be done anytime;
- You can gift the proceeds of your property by will and nominate your insurance policy and CPF savings to the trust.

ELIGIBILITY

1. Person with special needs (Physical or mental disabilities);
2. Singaporean or Singapore Permanent Resident; and
3. Residing in Singapore.

Planning that Ensures Future Security

As the sole caregiver of his son Thean Ann who suffers from Intellectual Disability, Mr Liew's predicament took a turn for the worse in August 2013 when he fell at home. Already in his late 70s, the incident left him wheelchair bound and unable to care for Thean Ann and himself.

He had to rely on his two elderly brothers, who were in their 60s and 70s, to help him manage the medical fees and payments to the homes in which he and Thean Ann were placed. While the arrangement offered a temporarily solution to Mr Liew's problems, he knew that long-term arrangement was needed.

They were introduced to SNTC's Case Manager, who developed individual care plans to project their future care and financial needs. In November 2013, Mr Liew set up the trusts for himself and Thean Ann with the proceeds from his flat. In December 2014, both trusts were activated and funds are disbursed monthly to meet the expenses for Mr Liew and Thean Ann according to the wishes set out in the Letters of Intent and care plans. In administering the trust funds, SNTC verifies all claims against receipts of payment before making any reimbursements to the relevant parties. SNTC provides half-yearly statement of accounts for Mr Liew's brother's verification.

Since then, Mr Liew has been transferred to a new nursing home with a more conducive environment, just as he had wanted. Settling happily into the new home, he no longer worries about his and his son's future, for he knows that their needs will be taken care of.



Mr Liew and his son Thean Ann

Special Needs Savings Scheme (SNSS)



The SNSS was developed by the MSF in partnership with the CPF Board to enable parents to set aside CPF savings for the long-term care of children with special needs. The scheme allows them to nominate their children with special needs to receive a regular stream of fixed payout upon their demise. No fees are levied on CPF members, and CPF interest will continue to be earned.

The minimum monthly CPF payout is \$250 for each nominated child with special needs. Participating parent's CPF savings upon his/her demise must be sufficient to support a year's worth of payouts, for example, a balance of \$6,000 for a monthly payout of \$500. Otherwise, a lump sum will be disbursed to the nominee.