



pact®

Pooled
Alliance
Community
Trusts

Building Lifetime Trust

A Division of the
Brain Injury Alliance of Washington
(BIAWA): 91-1206800



A New Option in Pooled Trusts

The Pooled Alliance Community Trusts (PACT)® Pooled Trust Services

The Brain Injury Alliance of Washington (BIAWA) has 35 years of experience in supporting individuals to achieve their highest quality of life. Recently it was brought to BIAWA’s attention that there is a dire lack of responsible investment options for sensitive communities. Moreover, individuals receiving government assistance after sustaining a disabling injury often find themselves in a paradox where acquiring assets (e.g. from a dispute settlement) jeopardize their qualification for government benefits. BIAWA decided to fill this gap by creating **The Pooled Alliance Community Trusts (PACT)®** in partnership with leading investment and trust management firms including Robert Zielke at The Zielke Law Firm (Trust Manager), UBS Financial Services, Inc. Special Needs Group, and True Link Financial.

As a 501(c)(3) non-profit, BIAWA acts as the Trustee and is pleased to offer PACT services to **anyone**, not just those affected by Brain Injury or disability.

BENEFITS OF POOLED TRUSTS

- Government Compliance
- Public Benefits
- Responsible Administration
- Stable Investment
- Security
- Growth
- Advice

What is a Pooled Trust?

A Pooled Trust is a financial management tool established by a non-profit (in this case, BIAWA). Individuals can set up accounts either for themselves or for their loved ones. The assets of all of the Individual Trust Accounts are then “pooled” together. Pooling the assets of multiple accounts gives the Trust more investment opportunities and allows additional services to be provided that would not otherwise be available for a stand-alone account.

BENEFICIARY DISTRIBUTIONS

- Caregivers/Mentors
- Clothing
- Vehicle Payments
- Schooling
- Training Programs
- Exercise Equipment
- Adapted Recreation
- Vacations, etc.

While the assets are pooled for investment purposes, each Individual Trust Account is maintained as a separate entity. Beneficiaries can request distributions from their Individual Trust Accounts for approved purposes.

What kinds of Pooled Trusts does PACT Offer?

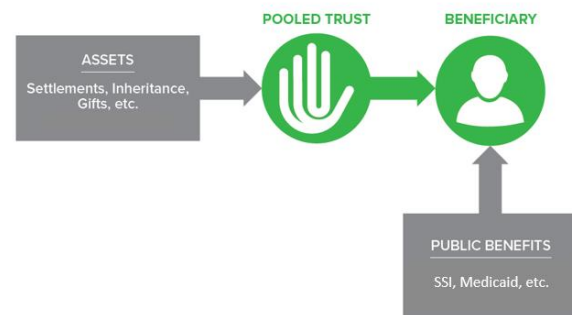
PACT is pleased to offer Pooled Special Needs Trusts (for individuals affected by disability) as well as Pooled Basic Support & Maintenance Trusts:

Basic Support & Maintenance (BSM) Trusts can be set up for any beneficiary. BSM Trusts may be established with assets from a court settlement, inheritance, or monetary gifts received from family or friends. The beneficiary is often someone who needs extra support to manage their assets (e.g. minors, individuals struggling with mental health/addiction/etc.). Placing funds into a BSM Trust ensures that the assets are responsibly managed and used for the beneficiary's well-being, as determined by the Trustee and Trust Manager.

Special Needs Trusts (SNTs) are specific Trusts set up for beneficiaries affected by disability. They may be established with the beneficiary's own assets (First Party SNT) or with funds provided by family or friends (Third Party SNT). Under Congress-enacted OBRA '93, depositing funds into an SNT lets individuals affected by disability avoid financial exploitation and allows them to receive public benefits (such as SSI, Medicaid etc.) unhampered.

**Please see the FAQs for special circumstances and considerations.*

MODEL FOR MANAGING & PROTECTING ASSETS & PUBLIC BENEFITS through Special Needs Trusts



Are there any fees for PACT Trusts?

PACT members always have someone to provide account records, answer questions, and review disbursement requests. PACT keeps updated on the latest government policies to ensure that your funds are protected. For all of these services, the PACT team has worked hard to ensure that these benefits are provided at a very competitive rate.

There is a one-time **enrollment fee of \$750**. An **annualized Trustee fee of 1.75%** will be deducted quarterly from each Individual Trust Account. If **disbursements** are taken, a **\$10 fee** will apply for each disbursement issued. BIAWA will cover the fee for one disbursement per month for each beneficiary.

Other fees* may apply. A full fee schedule is available upon request.

**Additional fees may apply if personal property and/or real property is approved by the Trustee and purchased using Trust funds.*

What are the next steps?

PACT Trusts are open for enrollment. Please contact us via the form on our webpage biawa.org/support/trust-services or email info@PACTtrusts.org or call **877-448-7228**.

The PACT team is happy to assist you. Our goal is to make enrollment fast and easy, even during a time of crisis.