

Peace of Mind

A Pooled Trust can provide peace of mind that contributions will last throughout a lifetime. Some of the benefits of allowing a non-profit organization such as SWIRCA & More to manage your loved one's trust are:

- Ease of access to funds;
- Someone else manages the dollars;
- The resources are used only for supplemental needs;
- Continuity of management will exist even if a family member moves out of the area, becomes disabled or dies. SWIRCA & More will be here to carry out your wishes;
- Your expectations for the Trust will be delivered;
- Experienced management skills and knowledge of current government regulations will exist;
- Families do not have to worry about learning regulations and dealing with government agencies.

"I am glad our family made the decision to set up a Pooled Trust account for our mother. We have been able to get mom the extra items she needs without having to worry about money. Having this trust really helped us when she needed a lift chair. I would highly recommend the Pooled Trust through SWIRCA & More."

- Diana, daughter of pooled trust recipient

For More Information

If you are interested in learning more about this government approved d(4)(c) trust created specifically for the elderly and disabled, contact SWIRCA & More for detailed information or for an application to begin the process.

\$10,000 minimum investment,
\$500 enrollment fee,
minimum annual fee.

The Trustee for the SWIRCA & More Pooled Trust is Old National Bank Trust Company.



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Consider Our

Pooled Trust

To meet supplemental needs for loved ones and provide for an enhanced quality of life





Pooled Trust

SWIRCA & More is proud to offer a trust specifically designed for the elderly and disabled. Our Pooled Trust offers a way for you to provide for your loved one. Through the trust, the purchase of supplemental items and services are authorized to meet your loved one's needs and wants, without fearing that your trust resources will make the beneficiary ineligible for government benefits.

Examples of government benefits that excess resources could disqualify loved ones for are Supplemental Security Income (SSI) or Medicaid. These may pay for primary living needs such as food, housing and medical care, but do not cover the supplemental needs that the Pooled Trust can cover:

Examples of supplemental needs (not an all inclusive list):

- Cable TV
- Transportation
- Recreation Expenses
- Travel Expenses
- Supplies
- Unpaid Medical Bills
- Caregiver Reimbursements

The assets of all the beneficiaries in a Pooled Trust are combined (or "pooled") for investment purposes so the trustee can have more investment possibilities. The trustee still separately accounts for each person's interest in the Pooled Trust.

You can lean on our experienced, highly trained team to advocate on your loved one's behalf. SWIRCA & More has been serving the families of Southwestern Indiana since 1974 and the Pooled Trust was created in 2002 to meet specific needs of the elderly and disabled.



How is a Pooled Trust Funded?

A Pooled Trust may be funded in many different ways. The beneficiary's assets or property can be contributed to the trust... or a gift, will or inheritance can provide the funds. You can choose to fund a trust either while living, at retirement or in a will, so as to assure that the money to care for the loved one is protected.

A beneficiary is any person of any age who has been diagnosed with a physical or mental impairment that substantially impairs that person's ability to support and care for their self.



"You can establish a pooled trust account for your loved one as a way of improving his or her enjoyment of life without causing your loved one to lose eligibility for public benefits."

- Randall K. Craig, Elder Law Attorney

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