

## List of Pooled SNTs in New York State

This is an unofficial list of non-profit organizations in New York State that offer pooled Supplemental Needs Trusts (or similar services) to people with disabilities. We do not claim that this is an exhaustive list; there may be other pooled trusts in the state of which we are unaware. In addition, the specifics about each trust may not be up to date, so the best source of information is to contact the trust organization directly. Please let us know if you find any corrections. For more information on Pooled Income Trusts, see our fact sheets in [English](#) and [Spanish](#).

Name and Contact Info	Comments	Accepts monthly income to eliminate Medicaid spend-down
<b>Adults and Children with Learning &amp; Developmental Disabilities, Inc. (ACLD)</b> 807 South Oyster Bay Road Bethpage, NY 11714 <a href="http://www.acld.org/">http://www.acld.org/</a>  Colleen Crispino 516-822-0028 x 138 <a href="mailto:crispinoc@acld.org">crispinoc@acld.org</a>	Trust A - third-party trust  Trust B - self-settled trust	No
<b>AHRC NYC Foundation</b> 83 Maiden Lane New York, NY 10038 (212) 780-2690 Email: <a href="mailto:info@ahrcnycfoundation.org">info@ahrcnycfoundation.org</a> <a href="http://www.ahrcnycfoundation.org/">http://www.ahrcnycfoundation.org/</a>	<b>Community Trust I for Persons with Disabilities</b> <ul style="list-style-type: none"> <li>• Third-party trust</li> <li>• Minimum contribution: \$10,000</li> <li>• Annual fee of &lt;1%</li> </ul> <b>Community Trust II</b> <ul style="list-style-type: none"> <li>• Self-settled trust</li> <li>• Minimum contribution: \$10,000</li> <li>• Annual fee of &lt;2%</li> </ul>	No

<b>Camphill Resident's Trust</b> 317 Church Street Phoenixville, PA 19460 (610) 291-5079 Email: <a href="mailto:info@camphilltrust.com">info@camphilltrust.com</a> <a href="http://www.camphilltrust.com/">http://www.camphilltrust.com/</a>	The minimum for starting a CRT account is \$ 15,000. However, an initial deposit of as little as \$ 3,000 may open an account with the remainder of the \$ 15,000 to be deposited within two years. Additional contributions, in amounts of \$ 100 or more, can be made at any time to an established CRT account.	No
<b>Catholic Family Center</b> 30 N. Clinton Avenue Rochester, NY 14604 (585) 232-1840 x4003 / x4022 <a href="http://www.cfcrochester.org/">http://www.cfcrochester.org/</a>	<ul style="list-style-type: none"> <li>• Formerly Family Service of Rochester</li> <li>• They do not operate a pooled trust, but will serve as trustee for individual SNTs</li> <li>• This might be a good option for individuals under 65 who want to establish an individual SNT, but where the trust corpus is too small to afford a for-profit institutional trustee</li> <li>• They can serve as trustee for lump sums, but also for monthly excess income</li> <li>• The trust agreement must specify that CFC receives the statutory trustee fee</li> <li>• CFC must be contacted by the attorney during drafting of trust</li> <li>• Beneficiaries must have a case manager or other go-between</li> </ul>	Yes
<b>Center for Disability Rights, Inc.</b> 497 State Street Rochester, NY 14608 <a href="#">CDR Pooled Trust Info &amp; Forms</a>  Amanda Flannery or Mirta Arroyo <a href="mailto:marroyo@cdrnys.org">marroyo@cdrnys.org</a>	<ul style="list-style-type: none"> <li>• Self-settled trust</li> <li>• No minimum balance</li> <li>• \$240 start-up cost (includes \$200 enrollment fee plus \$20 monthly fee and \$20 minimum deposit)</li> <li>• \$20 monthly fee (covers up to</li> </ul>	Yes

Ph: (585) 546-7510 Fax: (585) 546-7567 / (585) 546-7560	4 disbursements per month; \$10 fee for each additional disbursement) <ul style="list-style-type: none"> <li>• \$50 annual accounting fee</li> </ul>	
<b>Community Living Corporation (CLC)</b> 600 Bedford Road Mt. Kisco, NY 10549 (914) 241 2076 Email: <a href="mailto:clcfoundation@optonline.net">clcfoundation@optonline.net</a> <a href="http://www.clcpooledtrust.org">http://www.clcpooledtrust.org</a>	<b>Pooled Trust 1</b> Pooled Trust 1 is a third-party SNT, established with funds provided by a family member or friend. <ul style="list-style-type: none"> <li>• Minimum Deposit: \$10,000</li> <li>• One-time enrollment fee \$200</li> <li>• \$1,000 annual fee for accounts              under \$25,000</li> <li>• For accounts over \$25,000,              annual fee of not less than              \$1,000 to be negotiated with              trustee</li> </ul> <b>Pooled Trust 2</b> Pooled Trust 2 is a self-settled SNT, established with funds provided by the beneficiary. <ul style="list-style-type: none"> <li>• Minimum Deposit: \$5,000</li> <li>• One-time enrollment fee \$250</li> <li>• \$1,000 annual fee for accounts              under \$50,000</li> <li>• For accounts over \$50,000,              additional annual fee of 1% of              balance in excess of \$50,000</li> </ul>	Yes
<b>Disabled and Alone / Life Services for the          Handicapped, Inc.</b> Mailing address: PO Box 340 New Hyde Park, NY 11040-0340 Office Address:	<ul style="list-style-type: none"> <li>• Third-party trust</li> <li>• Minimum deposit: \$100,000</li> <li>• First-party trust</li> <li>• Minimum deposit \$20,000, but              annual fee \$750 if under              \$100,000, plus 1% of balance</li> </ul>	Yes if have 1st party trust established with minimum deposit

1441 Broadway, 6 <sup>TH</sup> Floor PMB #6135 NY NY 10018-1905  Ph: (212) 532-6740 / (800) 995-0066 Fax: (212) 532-3588 <a href="http://www.disabledandalone.org/">http://www.disabledandalone.org/</a>	for accounts up to \$1 Mill, with smaller % for part exceeding \$1 Mill., plus co-trustee and tax preparation fees	
<b>Future Care Community Pooled Trust</b> (A partnership of Al Sigl Community of Agencies, Lifespan and the Arc of Monroe) 1000 Elmwood Avenue Rochester, NY 14620  T: 585-402-7840 Ext 2 <a href="http://www.futurecareplanning.org/">http://www.futurecareplanning.org/</a>	<u>Must Reside in Monroe County or surrounding counties to be able to join this trust</u>  <b>1st Party Lump Sum Pooled Trust</b> <ul style="list-style-type: none"> <li>• \$200 enrollment fee</li> <li>• \$3000 minimum opening deposit (\$2000 if on SSI)</li> <li>• 0.95% annually for investment services</li> <li>• 0.75% annually for administrative fee</li> <li>• \$50 annual audit fee</li> <li>• \$30.00 per month additional fee if trust is used for monthly disbursements</li> </ul> <b>1st Party Spend Down Pooled Trust</b> <ul style="list-style-type: none"> <li>• \$200 enrollment fee</li> <li>• \$100 Minimum balance</li> <li>• \$30 per month includes 4 disbursements (\$5 per additional disbursement)</li> <li>• \$50 annual audit fee</li> </ul> <b>3rd Party Pooled Trust</b> <ul style="list-style-type: none"> <li>• \$5000 minimum opening deposit</li> <li>• Please call for fees</li> </ul>	Yes (1st Party Spend Down Pooled Trust)
<b>KTS Pooled Trust</b>	<ul style="list-style-type: none"> <li>• \$250 enrollment fee</li> </ul>	Yes

<p>3011 Avenue K Brooklyn, NY 11210 Phone: (718) 475-5000 FAX: (718) 475-5010 Email: <a href="mailto:info@ktstrust.org">info@ktstrust.org</a> <a href="http://ktstrust.org/">http://ktstrust.org/</a></p>	<ul style="list-style-type: none"> <li>• Monthly fee of 10% of required monthly deposit (minimum \$30, maximum \$200)</li> <li>• Annual renewal fee of \$100</li> <li>• Monthly contributions can be made by ACH direct debit from bank account</li> <li>• No minimum balance</li> <li>• No minimum funding</li> </ul>	
<p><b>LCG Community Trust</b> LCG Community Services, Inc. 14 Mount Hope Place Bronx, NY 10453-6102 (718) 466-2200 Email: <a href="mailto:Info@lccgs.org">Info@lccgs.org</a> <a href="http://www.lccgs.org/">http://www.lccgs.org/</a></p>	<p><b>Community Trust I – Self-Directed Asset Trust</b></p> <ul style="list-style-type: none"> <li>• \$25,000 minimum contribution within 12 years of enrollment</li> <li>• Enrollment fee of 1% of initial deposit (minimum \$250)</li> <li>• Monthly administrative fee of 2% of funds on deposit (minimum \$42)</li> <li>• Monthly brokerage fee of 0.042%</li> <li>• Annual renewal fee of \$100</li> <li>• Annual audit and tax return fee of \$100</li> <li>• Can designate remainder beneficiaries to receive no more than 50% of corpus remaining on disabled beneficiary's death</li> </ul> <p><b>Community Trust II – Third Party Asset Trust</b></p> <ul style="list-style-type: none"> <li>• \$25,000 minimum contribution within 12 years of enrollment</li> <li>• \$250 enrollment fee</li> <li>• Monthly administrative fee of 2% of funds on deposit (minimum \$42)</li> <li>• Monthly brokerage fee of</li> </ul>	<p>Yes (Community Trust II and III)</p>

	<p>0.042%</p> <ul style="list-style-type: none"> <li>• Annual renewal fee of \$100</li> <li>• Annual audit and tax return fee of \$100</li> <li>• Can designate remainder beneficiaries to receive no more than 50% of corpus remaining on disabled beneficiary's death</li> </ul> <p><b>Community Trust III – Medicaid Spend-Down Trust</b></p> <ul style="list-style-type: none"> <li>• Minimum monthly deposit: \$500</li> <li>• \$250 enrollment fee</li> <li>• Monthly administrative fee of 8.5% of required monthly deposit (minimum \$42.50)</li> <li>• Annual renewal fee of \$100</li> <li>• Annual audit and tax return fee of \$100</li> <li>• All funds remaining in the trust at beneficiary's death are retained by trustee organization</li> </ul>	
<p><b>Life's WORC Trusts</b>  1501 Franklin Avenue  PO Box 8165  Garden City, NY 11530  516-741-9000 ext. 225  516-348-7878  Fax: (516) 302-1802  Email: <a href="mailto:trustservices@lifesworc.org">trustservices@lifesworc.org</a>  <a href="http://www.lifesworctrust.org/">http://www.lifesworctrust.org/</a></p>	<p><b>Self-Settled Trust (Community Trust 1)</b></p> <ul style="list-style-type: none"> <li>• Self-settled trust</li> <li>• Minimum deposit: \$500</li> <li>• One-time non-refundable enrollment fee of \$250</li> <li>• Annual fees: <ul style="list-style-type: none"> <li>◦ Up to \$20,000 - 5% of Account Balance;</li> <li>◦ \$20,000 to \$50,000 - \$1000;</li> </ul> </li> </ul>	<p>YES  (Community Trust 3 only)</p>

- \$50,000 and above - additional 1% of balance over \$50,000
- Annual accounting fee of \$100
- At beneficiary's death the balance is retained by the trust

**Third-Party Pooled Trust (Community Trust 2)**

- Third-party trust
- Minimum deposit: \$10,000
- One-time non-refundable enrollment fee of \$250
- Annual fees:
  - Up to \$20,000 - 5% of Account Balance;
  - \$20,000 to \$50,000 - \$1000;
  - \$50,000 and above - additional 1% of balance over \$50,000
- Annual accounting fee of \$100
- Can designate remainder beneficiary for up to 75% of balance

**Surplus Income Pooled Trust (Community Trust 3)**

- Excess Income Trust
- Minimum deposit must be maintained in the account: \$300
- One-time non-refundable enrollment fee of \$250
- Double the monthly deposit is required before expenses can be paid, with one month remaining available for bill pay
- Flat monthly fee ranging

	<p>from \$30 - \$350 depending upon the monthly spend-down deposit amount. For deposits over \$4000 contact Life's WORC to determine the fee. (<a href="#">Surplus-Fee-Schedule.pdf</a> )</p> <ul style="list-style-type: none"> <li>• Annual accounting fee of \$50</li> </ul> <p><b>Individual SNT</b></p> <ul style="list-style-type: none"> <li>• \$500 non-refundable, one time enrollment fee</li> <li>• Minimum initial deposit \$50,000</li> <li>• Annual Fees: Balances up to \$300K; \$1,250 plus 1% of balance over \$50K</li> </ul>	
<p><b>LIFE, Inc. Pooled Trust</b> (Labor &amp; Industry For Education, Inc.) 112 Spruce St Cedarhurst, NY 11516 Telephone: (516) 374-4564 ext. 3 <a href="http://www.lifetrusts.org">www.lifetrusts.org</a></p>	<p>LIFE offers:</p> <p>(i) a self-settled (i.e. established by the beneficiary) monthly spend-down trust</p> <p>(ii) a self-settled asset trust and</p> <p>(iii) third-party asset trusts</p> <ul style="list-style-type: none"> <li>• \$300 one time sign-up fee</li> <li>• \$200 annual fee from the second year on</li> <li>• Monthly fee depends on amount of the spend-down (set fee, not percentage)</li> <li>• No minimum deposit</li> <li>• Automated Monthly bill pay.</li> <li>• Trust established in 2 business days guaranteed</li> <li>• Process of bill requests in 3 business days guaranteed (no more late bills)</li> <li>• Dedicated trust counselor</li> </ul>	Yes (Trust I)



	assigned to each trust client	
	<ul style="list-style-type: none"> <li>• <a href="#">Fillable Joinder Agreement</a></li> </ul>	
<p><b>NYSARC, Inc. Trust Services</b>  29 British American Blvd  Latham, NY 12110  (Use this address for Fed Ex or UPS - otherwise use mailing address below)</p> <p><b>Mailing address</b>  NYSARC Inc. Trust Services  POB 1531  Latham, NY 12110  (but use regular address for UPS or Fed Ex)</p> <p>Telephone: (518) 439-8323  Toll Free: (800) 735-8924  Facsimile: (518) 439-2670  E-mail: <a href="mailto:trustdept@nysarc.org">trustdept@nysarc.org</a>  <a href="http://nysarctrustservices.org">http://nysarctrustservices.org</a></p>	<p><b><a href="#">Community Trust I - Self-Settled trust for asset protection</a></b></p> <ul style="list-style-type: none"> <li>• Minimum deposit: \$300, including \$200 one-time enrollment fee - non-refundable</li> <li>• FEES: <ul style="list-style-type: none"> <li>◦ \$25 annual accounting fee charged every July</li> <li>◦ \$1/month Allocation Fee</li> <li>◦ Co-trustee fee of 0.75% annually charged at monthly rate of .0625% based upon balance at end of preceding month</li> <li>◦ Plus, the greater of: <ul style="list-style-type: none"> <li>▪ 0.9% annual rate, charged monthly at .075% of average monthly assets OR</li> <li>▪ Flat fee of \$10/mo.</li> </ul> </li> </ul> </li> <li>• Intended for lump-sums, not monthly spend-down</li> <li>• Remainder at beneficiary's death is retained by trustee</li> </ul> <p><b><a href="#">Community Trust II - self-settled for Medicaid Spend Down (Surplus Income)</a></b></p> <ul style="list-style-type: none"> <li>• Minimum initial deposit - \$300, includes \$200 one-time enrollment fee - non-refundable</li> <li>• Minimum balance equal to the</li> </ul>	<p>Yes  (Community Trust II)</p>

monthly spend-down is recommended for overdraft protection and emergency needs, but NYSARC will waive the minimum balance deposit for someone enrolled in their e-deposit program.

- E-deposit Program - electronic deposits of surplus income (at no additional cost)
  - Automatic payments of rent and other regular bills
  - FEES:
    - \$50 annual accounting fee (July)
    - \$1/month Allocation Fee
    - Pro rata share of annual audit, tax preparation costs for Trust
    - Co-trustee fee of 0.75% annually charged at monthly rate of .0625% based upon balance at end of preceding month
    - Plus, the greater of:
      - 0.9% annual rate, charged monthly at .075% of average monthly assets OR
      - Flat fee ranging from \$30-\$240 depending upon amount of monthly contribution (if over \$4,000, contact NYSARC to determine fee)
- [\(Fee schedule](#)

[posted online\)](#)

**Community Trust III -Self-settled for  
Assets of \$250K+**

- No enrollment fee
- Minimum deposit: \$250,000
- Intended for lump-sums, not monthly spend-down
- Administration of Medicare Set-Aside accounts available
- Monthly fee of 0.06% or 0.075% depending upon balance, plus trustee bank fee not to exceed 0.0625% (0.75% annually)
- Potential for remainder Beneficiary if there are funds left after any possible state(s) Medicaid payback is fulfilled

**GENERAL FEATURES OF NYSARC TRUSTS:**

- NO ANNUAL RENEWAL FEE (some other trusts charge up to \$200/year)
- Unlimited disbursement requests (some others charge up to \$10 for each additional disbursement)
- 24/7 access to account information via automated phone system
- Fully-staffed beneficiary support team by phone
- Phone line exclusively for professionals to reach NYSARC management quickly
- 48-hour approval of new trusts (expedited approvals with prior notice)
- Prompt processing of

	<p>disbursement requests</p> <p><a href="#">NYSARC Chart Comparing 3 Pooled Community Trusts</a></p> <p><a href="#">Links to Documents for all 3 Pooled Community Trusts</a></p>	
<p><b>Protect Your Family (PYF)</b></p> <p>303 Merrick Road, Suite 505</p> <p>Lynbrook, NY 11563</p> <p>Tel: 516-837-3737</p> <p>Fax: 516-837-9430</p> <p>Email: <a href="mailto:info@pyftrust.org">info@pyftrust.org</a></p> <p>Website: <a href="http://pyftrust.org">pyftrust.org</a></p>	<p>Medicaid Pooled Income Trust</p> <ul style="list-style-type: none"> <li>• \$300 application fee</li> <li>• \$200 annual fee</li> <li>• Sliding scale monthly fee, based on surplus amount</li> <li>• Can pay the monthly fee on a monthly basis or pay for the full year in advance (10% off if paying for the year)</li> </ul> <p>Medicaid Asset Trust</p> <ul style="list-style-type: none"> <li>• \$300 application fee</li> <li>• 2.0% annual administrative fee</li> <li>• \$150 renewal fee</li> </ul>	Yes
<p><b>SCS Pooled Trust</b></p> <p>1404 Coney Island Avenue</p> <p>Brooklyn, NY 11230</p> <p>Telephone: 718-971-2509</p> <p>Fax: 844-623-0481</p> <p>Email: <a href="mailto:info@seniorcommservice.org">info@seniorcommservice.org</a></p> <p><a href="http://www.seniorcommservice.org">www.seniorcommservice.org</a></p>	<ul style="list-style-type: none"> <li>• \$250 Enrollment Fee</li> <li>• Monthly administrative fee of 10% of monthly required deposit (Min. \$25/Max. \$200)</li> <li>• Unlimited disbursements</li> <li>• No Minimum balance requirement</li> <li>• No Minimum funding requirement</li> <li>• \$100 Renewal Fee</li> <li>• Monthly deposits can be made by ACH Direct Debit</li> </ul>	Yes
<b>The Rose and Maurice Halpern Lifetime Care</b>	<b>The Lifetime Care Foundation</b>	Yes

**Foundation at OHEL**

156 Beach 9th Street  
Far Rockaway, NY 11691  
718 686 3170

[http://www.ohelfamily.org/?q=lifetime\\_care/pooled-trusts](http://www.ohelfamily.org/?q=lifetime_care/pooled-trusts)

Email: [lcfrusts@ohelfamily.org](mailto:lcfrusts@ohelfamily.org)

**Community Pooled Trust I**

- Third-party trust
- A portion of the funds can be invested
- An initial deposit minimum of \$20,000 must be received in order for a client's funds to be invested. The first \$10,000 is kept in a liquid account, and the next \$10,000 is invested. At a point when the liquid \$10,000 reaches a balance of \$0, money will be divested from the investment account to the liquid account in increments of \$10,000

**The Lifetime Care Foundation  
Community Pooled Trust II**

- Self-settled trust
- For those clients wishing to deposit liquid assets into a trust in order to preserve government entitlements, while having a portion of this money invested
- An initial deposit minimum of \$20,000 must be received in order for a client's funds to be invested. The first \$10,000 is kept in a liquid account, and the next \$10,000 is invested. At a point when the liquid \$10,000 reaches a balance of \$0, money will be divested from the investment account to the liquid account in increments of \$10,000

**The Lifetime Care Foundation**

**Community Pooled Trust III**

- Self-settled trust
- Can enable disabled individuals and seniors to use their excess income to pay for their own supplemental needs, such as rent, utilities, and medical services not covered by Medicaid and/or other entitlements programs

**Fees**

- \$900 annual fee (first year's fee due at initiation)
- \$10 fee per check for any payments in excess of three per month
- For Trusts I & II only:
  - Investment fees of approximately .75% from Bernstein Global Wealth Management
  - 1% investment fund management fee (if placed in investment account)
  - Annual investment fees:
    - 1.5% for \$25,000-\$250,000
    - 1% for the next \$250,000-1 Million
    - 0.5% for additional amounts over 1 Million

**The Theresa Foundation Pooled Trust of New York**  
 250 Lido Boulevard  
 Lido Beach, NY 11561

**The Theresa Pooled Trust**

- Self-settled trust

Yes

<p>(516) 432-0449  <a href="http://www.theresaafoundation.org">http://www.theresaafoundation.org</a></p> <p>Administered by <b>The Center for Special Needs Trust Administration, Inc.</b>  4912 Creekside Drive  Clearwater, FL 33760  (877) 766-5331  <a href="http://www.centersweb.com">http://www.centersweb.com</a>  <a href="http://centersweb.com/SNT/types_pooled_state.html">http://centersweb.com/SNT/types_pooled_state.html</a></p>	<ul style="list-style-type: none"> <li>• Annual fee of 2% of trust assets</li> <li>• One-time administrative fee of \$2,500</li> <li>• Designed for sheltering lump-sums</li> </ul> <p><b>The Theresa Pooled Income Trust</b></p> <ul style="list-style-type: none"> <li>• Self-settled trust</li> <li>• One-time opening fee of \$175</li> <li>• Monthly service fee of \$25 - \$200, depending upon amount of monthly contribution</li> <li>• Monthly maintenance fee of 0.875% of account balance</li> <li>• Designed for sheltering excess income</li> </ul> <p><b>The Theresa Foundation Community Trust</b></p> <ul style="list-style-type: none"> <li>• Third-party trust</li> </ul>	
<p><b>UJA-Federation Community Trust Program</b>  Department of Planned Giving and Endowments  130 E. 59th street, 10th Floor  New York, NY 10022  <a href="https://ujafedny.giftplans.org/index.php?cID=238&amp;mID=12">https://ujafedny.giftplans.org/index.php?cID=238&amp;mID=12</a></p> <p>Irina Tuchina  (212) 836-1150  <a href="mailto:tuchinai@ujafedny.org">tuchinai@ujafedny.org</a></p> <p>Advocacy Service for trust beneficiaries:</p> <p><b>The Jewish Board - SNT – Supplemental Needs Trust for Individuals with Disabilities</b></p> <p>1358 56th Street</p>	<p><b>Community Trust for Disabled Adults</b></p> <ul style="list-style-type: none"> <li>• Third-party trust</li> <li>• Minimum deposit: \$100,000, with at least \$20,000 invested initially with remainder to be deposited within 4 years</li> <li>• Beneficiary is assigned an advocate from a UJA agency</li> <li>• Annual fees: UJA-Federation administrative \$1,500/yr. and advocacy \$5,000/first yr. then \$3,000/yr.</li> <li>• Upon the death of the beneficiary, 100% of the remainder is designated as per the Sponsor</li> </ul>	No

<p>Brooklyn, NY 11219</p> <p><a href="https://jewishboard.org/">https://jewishboard.org/</a></p> <p>Phone 718.851.7100</p> <p>Fax 718.871.5811</p>	<p><b>Community Trust II</b></p> <ul style="list-style-type: none"> <li>• Self-settled trust</li> <li>• Minimum deposit: \$50,000, payable over 5 years if necessary</li> <li>• Beneficiary is assigned an advocate from a UJA agency if full advocacy services are selected</li> <li>• Annual fees: UJA-Federation administrative \$1,500/yr. and financial only advocacy \$2,000/yr. or full advocacy \$5,000/first yr. then \$3,000/yr.</li> <li>• Upon the death of the beneficiary, 50% shall be maintained in the Trust and the other 50% is first subject to a Medicaid right of recovery. If Medicaid has no claim these funds can be designated by the Sponsor.</li> </ul>	
<p><b>UCS Disability Pooled Trust</b></p> <p>1575 50th Street 3rd Fl Brooklyn, NY 11219 Ph: (718) 854-9300 Fax: (718) 506-9314 Email: <a href="mailto:trustdept@ucsbp.org">trustdept@ucsbp.org</a></p> <p><a href="http://www.ucstrustservices.org/index.html">http://www.ucstrustservices.org/index.html</a></p>	<p><b>Trust A</b></p> <ul style="list-style-type: none"> <li>• Self-settled trust</li> <li>• Enrollment fee: \$250</li> <li>• Minimum deposit: \$1,000</li> <li>• Annual fee of 2.5% of principal for deposits of \$1,000 - \$30,000; no additional fee for amounts in excess of \$30,000</li> <li>• Annual renewal fee: \$200</li> </ul> <p><b>Trust B</b></p> <ul style="list-style-type: none"> <li>• Self-settled trust</li> <li>• Enrollment fee: \$250</li> <li>• Minimum deposit: \$100</li> <li>• Monthly fee of 10% of required</li> </ul>	<p>Yes</p>



	<p>monthly deposit (minimum \$30/mo., maximum of \$200/mo.)</p> <ul style="list-style-type: none"> <li>• Annual renewal fee: \$100</li> <li>• Monthly contributions can be made by ACH direct debit from bank account</li> </ul>	
<p><b>Westchester ARC Foundation</b>  121 Westmoreland Avenue  White Plains, NY 10606  <a href="http://www.westchesterarc.org/">http://www.westchesterarc.org/</a></p> <p>Anne Sweazey  (914) 428-8330, ext. 3336  <a href="mailto:asweazey@westchesterarc.org">asweazey@westchesterarc.org</a></p>	<p>Community Trust I - third-party trust</p> <p>Community Trust II - self-settled trust</p>	No
<p><b>Western New York Coalition Pooled Trusts</b></p> <p>Go to <a href="http://www.wnypooledtrust.org">www.wnypooledtrust.org</a> for downloads, and more information</p> <p>Contact:</p> <p>Rachel Schepart (716) 853-3087 ext. 227</p> <p>Trustees:</p> <p><b>People Inc. &amp; Legal Services for the Elderly, Disabled or Disadvantaged of WNY, Key Bank (fiscal trustee)</b></p> <p>Only available to Erie, Niagara, Cattaraugus, Chautauqua and Allegany Counties</p>	<p><b>WNY Coalition Pooled Medicaid Payback Trust (Trust #1)</b></p> <ul style="list-style-type: none"> <li>• Self-settled trust</li> <li>• Accepts income deposits</li> <li>• No minimum deposit</li> <li>• Initiation fee: \$100</li> <li>• Monthly fee sliding scale based on amount deposited</li> </ul> <p><b>WNY Coalition Over 65 Pooled Trust (Trust #2)</b></p> <ul style="list-style-type: none"> <li>• Self-settled trust</li> <li>• Accepts income deposits</li> <li>• Only for individuals aged 65 or older</li> <li>• No minimum deposit</li> <li>• Initiation fee: \$100</li> <li>• Monthly fee sliding scale based on amount deposited</li> </ul> <p><b>WNY Coalition Under 65 Pooled Trust (Trust #1) and Over 65 Pooled Trust</b></p>	<p>Yes - but only for Erie, Niagara, Cattaraugus, Chautauqua and Allegany Counties</p> <p><a href="#">Fee Schedule Income Only</a></p>

**(Trust #2)**

- Self-settled trust
- Accepts lump sums without a minimum deposit
- Initiation fee: 10% of Deposit not to exceed \$1,000
- Annual commission:
  - \$10.50 per thousand on the first \$400,000
  - \$ 4.50 per thousand on the next \$600,000
  - \$ 3.50 on the balance in the pooled trust
  - Plus additional annual commission by bank trustee
- Semi-annual accounting fee: \$6
- Termination fee: 1% of all amounts paid out

**WNY Coalition Friends and Family Trust**

- Third-party trust
- Only 25% of balance remainder at the death of the beneficiary is retained by trustees. Remaining 75% can be directed to others.
- Initiation fee: 10% of Deposit not to exceed \$1,000
- Annual commission:
  - \$10.50 per thousand on the first \$400,000
  - \$ 4.50 per thousand on the next \$600,000
  - \$ 3.50 on the balance in the pooled trust
  - Plus additional annual

	<p>commission by bank trustee</p> <ul style="list-style-type: none"> <li>• Semi-annual accounting fee: \$6</li> <li>• Termination fee: 1% of all amounts paid out</li> </ul>	
<p><b>YAI / National Institute for People with Disabilities</b>  460 West 34th Street  New York, NY 10001-2382  <a href="http://www.yai.org/">http://www.yai.org/</a>  (212) 563-7474</p>	<ul style="list-style-type: none"> <li>• Serves DD/MR/MI/ Phys Disabled, TBI.</li> <li>• Minimum deposit \$25,000 with some flexibility.</li> </ul>	No

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<http://www.wnyc.com/health/entry/4/>