

Open to people of all disabilities

FOSC TN Pooled Trust serves people of all disabilities, including people with physical, mental, emotional, intellectual, and developmental disabilities.

Affordable

For many families and individuals, FOSC TN Pooled Trust offers an affordable option, with fees far lower than those typically required through banks and other institutions.

Knowledge and Expertise

Government benefits operate under regulations that must be understood and followed, or eligibility for benefits can be lost. FOSC TN Pooled Trust has this expertise. Families do not need to worry about learning and staying current with regulations. This is the responsibility of FOSC TN Pooled Trust staff.

Ease of Use

It is easy to request disbursements from the pooled trust. The distribution request form can be submitted via email or regular mail.

Contact Us:

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SOUTHEASTERN
TRUST

COMPANY

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CHAMBLISS

ATTORNEYS AT LAW

FOSC Pooled Trust
TN



Master Trust

Helping families use funds wisely to provide the highest quality of life for a family member with a disability . . . now and for the future.

About FOSC TN Pooled Trust

Planning for the future is important, regardless of your child's age or your age or disability. Friends of Special Children (FOSC) Tennessee Pooled Trust was established to serve the needs of families who wonder what will happen to their loved one after they are gone and for people with disabilities seeking a way to fund their own trust.

Learn more about
FOSC Tennessee Pooled Trust
www.tnpooledtrust.org

Special Needs Trusts

Special Needs Trusts are designed to provide individuals who receive government assistance with the highest possible quality of life without jeopardizing eligibility for those benefits. Special Needs Trusts can provide the extras in life, above and beyond the basics provided by government programs. The FOSC TN Pooled Trust is a pooled special needs trust which allows funds to be pooled to maximize investments; however, each trust beneficiary has his or her individual trust account.

Benefits

- Allows state/federal assistance to continue
- Personal attention from your trust representative
- Strategies that combine money markets, stocks, and income funds to fit investor timelines and risk tolerance.
- Comfort in knowing your loved one's needs will be met when you are gone.

FOSC TN Pooled Trust offers two types of trusts to meet the needs of families.

First Party Trusts

Prior to 1993, a person receiving government assistance could not place his or her own money into a Special Needs Trust. This meant that if an individual received an inheritance, insurance settlement or back payment from Social Security, he or she could lose eligibility for government benefits until those funds were spent. In 1993, a law was passed that allowed such funds to be placed into a Special Needs Trust. First party trusts provide individuals with disabilities with a safe harbor for their funds without endangering their government benefits.

Third Party Trusts

When parents, grandparents, or other family members create a third party trust, typically a will, life insurance policy, or other financial holdings are created or modified to fund the trust at the time of their death.

