

# Montana Families Trust

## “A Pooled Trust”

### Overview

#### ***WELCOME!***

Congratulations on taking the first step toward planning for a secure financial future by learning more about the Montana Families Trust. Making an informed decision about any kind of financial planning is good for everyone, but when it comes to individuals with intellectual/developmental disabilities who receive government benefits, it’s even more important to understand how to invest in the future while ensuring eligibility for vital services and benefits.

The Montana Families Trust allows individuals with developmental disabilities, or their families to set aside funds for future use without affecting their eligibility for government services and benefits such as Supplemental Security Income (SSI) and Medicaid.

#### **Benefits of the Montana Families Trust Program**

- Enables families and individuals to open a pooled trust at a minimal cost.
- Protects Beneficiaries’ eligibility for public benefits, regardless of trust value.
- Enhances the quality of life for the individual by paying for activities, purchases, and enriching experiences not covered by government services.

#### **Eligibility**

Individuals are eligible to open a trust account with this program if they meet two conditions **at the time of enrollment:**

1. Reside in the State of Montana.
2. Meet the state definition of disabled, including developmental disability, or otherwise eligible for services from the Department of Public Health and Human Services.