



## Andrea L. Jakob, PA

*Legal knowledge, human wisdom:  
Helping you plan today, so you can  
sleep better tonight.*

## Helping a loved one financially could accidentally cost them their benefits—unless it's planned correctly.

When someone you love has a disability, estate planning takes on a deeper meaning. It's not just about passing down assets — it's about making sure your loved one is supported, protected, and cared for long into the future.

Many people are surprised to learn that **leaving money directly to a person with disabilities can actually cause serious problems.**

Programs like **Supplemental Security Income (SSI) and Medicaid** often require recipients to have very limited financial resources — sometimes as little as **\$2,000 in assets**. If a family member leaves money directly to them, it can unintentionally disqualify them from benefits they rely on for medical care, housing, and support services.

That's where thoughtful planning makes all the difference.

### Special Needs Trusts: A Powerful Solution

A **Special Needs Trust (SNT)** allows families to set aside money for a loved one without interfering with their eligibility for government benefits.

Funds in the trust can be used to improve quality of life — things like:

- Education
- Transportation
- Therapy
- Recreation
- Technology
- Personal care items

In other words, the trust **supplements benefits rather than replacing them.**

### Other Helpful Planning Tools

Depending on the situation, families may also use:



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### **ABLE Accounts**

These accounts allow individuals with disabilities to save money for certain expenses while keeping their benefits intact.

### **Pooled Trusts**

Professionally managed trusts that combine assets from multiple beneficiaries while tracking each person's funds separately.

### **Life Insurance**

Parents often use life insurance to ensure funds will be available to support a child with special needs after they are gone.

### **The People Matter Too**

A good plan isn't just about money — it's about **the right people carrying it out.**

Most plans involve several roles:

- **Guardians or caregivers** to handle day-to-day care
- **Trustees** to manage finances
- **Advocates or backup decision-makers** who can step in if needed

When these roles are clearly defined, it prevents confusion and ensures long-term stability.

### **The Bottom Line**

Families caring for someone with disabilities face unique challenges. The right estate plan can provide **financial security, preserve government benefits, and create a long-term support system** that allows your loved one to thrive.

Planning ahead today can make all the difference tomorrow.