



MISSION: *To provide an investment option for families seeking to create a Special Needs Trust for a beneficiary with a disability*

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WHAT IS THE GEORGIA COMMUNITY TRUST?

The Georgia Community Trust is a pooled Special Needs Trust available to any Georgia resident with a disability. It offers individuals and their loved ones a vehicle to save money for the future needs of the beneficiary without losing eligibility for public assistance programs such as Medicaid and SSI.

- The Trust has an 18-year history of operation.
- The Trust was established in 1997 by Ridgeview Institute.
- Operations were transferred to All About Developmental Disabilities in 2015.
- A separate Board of Directors governs the Trust.
- Pooled funds are invested and overseen by a professional Investment Advisor.
- A separate individual sub-account is maintained for each beneficiary.

WHO DOES THE TRUST SERVE?

- The Trust serves beneficiaries residing in the State of Georgia who are disabled as determined for purposes of SSI and Medicaid.
- A “first-party” sub-account with the Trust can be opened by the beneficiary’s parent, legal guardian or conservator, grandparent, a court, or the beneficiary.
- A “third-party” sub-account with the Trust can be opened by anyone.

HOW DO I OPEN AN ACCOUNT?

- Complete a Joinder Agreement application and return it to our Account Manager who will create the account and submit the application to the Georgia Department of Community Health for approval. The application can be downloaded from our website, or you can call us at 404-924-2015 for a hard copy to be mailed.

WHAT ARE THE COSTS?

- The Initial Enrollment and Medicaid Approval Fee is a one-time \$900.
- An annual Administration and Investment Fee is computed based on a scaled percentage of the account balance, or a minimum of \$600. This fee is paid in four quarterly installments annually.

HOW IS THE ACCOUNT FUNDED?

- There is no minimum amount to fund a sub-account, but all contributions must be in cash. A sub-account can be funded with proceeds from an estate, a litigation settlement, life insurance benefits, retirement accounts, or cash gifts, to name a few.
- Contributions to a first-party sub-account must already belong to the beneficiary. Third-party accounts can be funded by anyone.

125 Clairemont Avenue
Suite 300
Decatur, GA 30030
Phone. 404.924.2015
GaCommunityTrust.com



Mission: *To create options for a meaningful life with individuals and families living with developmental disabilities*

WHO IS AADD?

All About Developmental Disabilities (AADD) is a Georgia nonprofit organization serving individuals with developmental disabilities and their families through Family Support, Employment Services and Community Engagement.

AADD:

- Founded in 1951 by a group of parents, and incorporated in 1956
- Operates on a \$4 million annual budget
- Governed by a 21-member Board of Directors
- Serves individuals from age 3 throughout their lifetimes

WHAT SERVICES DOES AADD PROVIDE?

- Family support
- Benefits navigational consulting
- Life planning
- Employment training and coaching
- Health and wellness consultation and instruction
- Recreation
- Life transition support
- Seminars and workshops
- Advocacy leadership and training
- Partners in Policymaking
- Justice training

WHY AADD?

- Recognized for service to people with a range of disabilities and advocacy success
- Longest operating developmental disability agency in Georgia
- Commitment to affordable fees and serving low-to-moderate income families

HOW CAN I LEARN MORE?

GaCommunityTrust.com

AADD.org

404-881-9777
