

## The Guardian Trust Difference

Guardian Trust takes great pride in the high quality service we provide to our Beneficiaries, their families, and their professionals. It is our firm belief that our professional knowledge and ability to communicate effectively are the foundations of our success.

We take a very individualized approach to administering the Trusts and have extensive experience dealing with the special investment needs of those with disabilities.

For your peace of mind, we have professional oversight of all of our Trusts as well as professional liability insurances covering errors & omissions and theft of funds.

In addition, we utilize an independent CPA auditing firm to conduct an audit of all of our procedures and accountings.



A (d)(4)(A) trust is a Special Needs Trust established pursuant to 42 U.S.C. 1396 p (d)(4)(A).

## Co-Trustees:



Travis D. Finchum\*



Kole J. Long

Travis D. Finchum\* and Kole J. Long serve as Co-Trustees. Mr. Finchum and Mr. Long are attorneys with Special Needs Lawyers, P.A., a law firm based in Clearwater, Florida.

*\*Mr. Finchum is Board Certified as an Elder Law specialist by the Florida Bar.*

## Investments:

We work with several investment firms to tailor our client's various investment needs. We fully investigate any investment advisor we work with to ensure we only work with the most qualified and cost effective advisors. More specific information regarding investments can be found on our website.

## Guardian Trust

901 Chestnut Street, Suite C

Clearwater, FL 33756

Toll free: 800-669-2499

Fax: 727-754-5948

[www.GuardianTrusts.org](http://www.GuardianTrusts.org)

## (d)(4)(A) Trustee Services

*"I've overcome the biggest hurdle of my life... now I need to be sure I make smart decisions with my money."*



Shielding the Financial Future of  
Individuals with Disabilities

[www.GuardianTrusts.org](http://www.GuardianTrusts.org)

## What is a (d)(4)(A) trust?

Individual, self-settled Special Needs Trusts for individuals under the age of 65 are also referred to as (d)(4)(A) trusts. This means that our non-profit Trustee, the Guardian Trust Foundation, Inc., can be named as the initial Trustee in a (d)(4)(A) trust or we can serve as Successor Trustee of an existing trust when the current Trustee is either unwilling or unable to continue serving. Funds in a (d)(4)(A) trust are individually managed and invested.

For (d)(4)(A) trusts a beneficiary must be under the age of 65 at the time the trust is established and Medicaid must be paid back for their services at the time of the beneficiary's passing. Typically a (d)(4)(A) trust is funded with \$250,000 or more, although we do not have a minimum for any trust.



## The Trustee

The Trustee for the various Guardian Trusts is Guardian Trust Foundation, Inc. Beginning in 2002, the Guardian Trust Foundation operated as the National Non-Profit for Americans with Disabilities, Inc. The name was formally changed in 2015. The Foundation is a tax-exempt, Florida non-profit corporation. It promotes and supports other organizations that provide goods, services or funding for individual with disabilities.

## How Can the Funds be Used?

Anything that directly benefits the Beneficiary, including but not limited to:

- ✓ Health and Dental Procedures not covered by Medicare and Medicaid
- ✓ Adapted Vans or Vehicles for Transportation
- ✓ Attorney and Guardian fees
- ✓ Maintenance of Homestead Property
- ✓ Hearing aids, Eyeglasses, or Clothing
- ✓ Travel and Entertainment for the Beneficiary
- ✓ Companionship and Caregiver Services
- ✓ Telephone, Computers or Electronics

## Who Can Benefit?

Individuals with a disability who may also be:

- ✓ Personal Injury Recipients
- ✓ Medicaid Recipients
- ✓ Supplemental Security Income Recipients
- ✓ Applicants for Public Assistance Programs
- ✓ Current and Future Long Term Care Residents
- ✓ Inheritance Recipients



## Our Services Include:

- ✓ Immediate Response to Distribution Requests
- ✓ Timely Accountings
- ✓ Direct Payments to Caregivers or to Third Parties
- ✓ Personalized Investment Strategy
- ✓ Insured and Professional Trustees
- ✓ Experienced, Caring and Supportive Administrators
- ✓ Bilingual Administrative Services (Spanish and English)