

# Support Trusts

## What is a Support Trust?

A Support Trust is a trust fund where the assets and the annual interest are considered exempt when determining eligibility for Income Support and disability related supports provided by the Department of Health and Community Services.

## Setting up a Trust Fund on Behalf of an Individual Living with a Disability

Families and/or individuals may set up a trust fund on behalf of a person over the age of 18 years living with a disability who requires supportive services. These funds will not affect the individual's eligibility for financial support from the Department and/or the Department of Health and Community Services.

## Who can establish a Trust Fund?

In most cases, at least three people are involved when a trust fund is established:

- the settler who creates the trust fund
- the trustee whose duty is to carry out the terms of the trust
- the beneficiary for whose benefit the trust fund has been established

When setting up the trust fund, it is important that a lawyer and/or financial planner is consulted to ensure the best interests of the beneficiary are addressed in the terms of the trust.

## What are the Support Trust exemptions?

Support Trusts are fully exempt and do not impact eligibility for Income Support.

## Why establish a Support Trust?

Support Trusts are an effective way to plan for the future of a person with a disability. The trust fund, including income generated, can be used to offset exceptional expenses experienced by a person living with a disability that are not covered through programs provided by the Department or HCS (clothing, communication devices, recreational pursuits, renovations and vehicle modifications, etc.). For more information on Support Trusts, please contact the Income Support office at our toll free number 1-877-729-7888.