

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 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.



Co-Trustees:



Travis D. Finchum*



Steven E. Hitchcock

Travis D. Finchum and Steven E. Hitchcock serve as Co-Trustees. Mr. Finchum and Mr. Hitchcock are attorney partners 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.*

Investment Advisor:

Larry R. Poteet has a degree in economics and over twenty years experience in this industry. Mr. Poteet's investment career includes Manager of a National Brokerage Firm and trust officer for the State of Florida's largest Bank. His professional licenses include: Series 7, Series 63, Series 24, Series 65, Series 66, Life and Health Insurance License.

Guardian Trust

901 Chestnut Street, Suite C
Clearwater, FL 33756
Toll free: 800-669-2499
Fax: 727-631-0970

www.GuardianTrusts.org

Guardian Pooled Trust



"We saved all our lives for our future together... we never expected it to get cut short by Alzheimer's."


Guardian
TRUST

Shielding the Financial Future of
Individuals with Disabilities

www.GuardianTrusts.org

What is a Pooled Trust?

Guardian Trust offers professional oversight over a variety of special needs trusts. The Guardian Pooled trust is our flagship special needs trust. A pooled trust allows individuals to shelter their assets and income in a “pool” for investment and economy of scale, while receiving all of the benefits of a professionally administered special needs trust. A beneficiary or their legal representative can sign a Joinder Agreement to join our Master trust. The pooled funds are conservatively invested. There is no minimum initial deposit to join the Guardian Pooled Trust.



The Trustee

The Trustee for the various Guardian Trusts is the National Non-Profit for Americans with Disabilities, Inc. (NNAD).

The NNAD is a non-profit, tax exempt, Florida corporation that was formed in 2002. NNAD will promote and support charitable activities and organizations that provide goods, services or funding for the underprivileged and for individuals of any age with disabilities. To date, the NNAD has been able to donate hundreds of thousands of dollars for these purposes.

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
- ✓ Telephone, Computers or Electronics
- ✓ Maintenance of Homestead Property
- ✓ Hearing aids, Eyeglasses, or Clothing
- ✓ Travel and Entertainment
- ✓ Companionship
- ✓ Expenses associated with bringing Relatives or Friends to visit the Beneficiary
- ✓ Professional fees
- ✓ A Burial Plot and Pre-Paid Burial Expenses

Our Services Include:

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

Who Can Benefit?

Individuals with a disability who may also be:

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

Procedure for Joining

The Guardian Pooled trust Joinder Agreement must be completed by the Beneficiary or their representative.

All documents can be found on our website.

