

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.

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.

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.

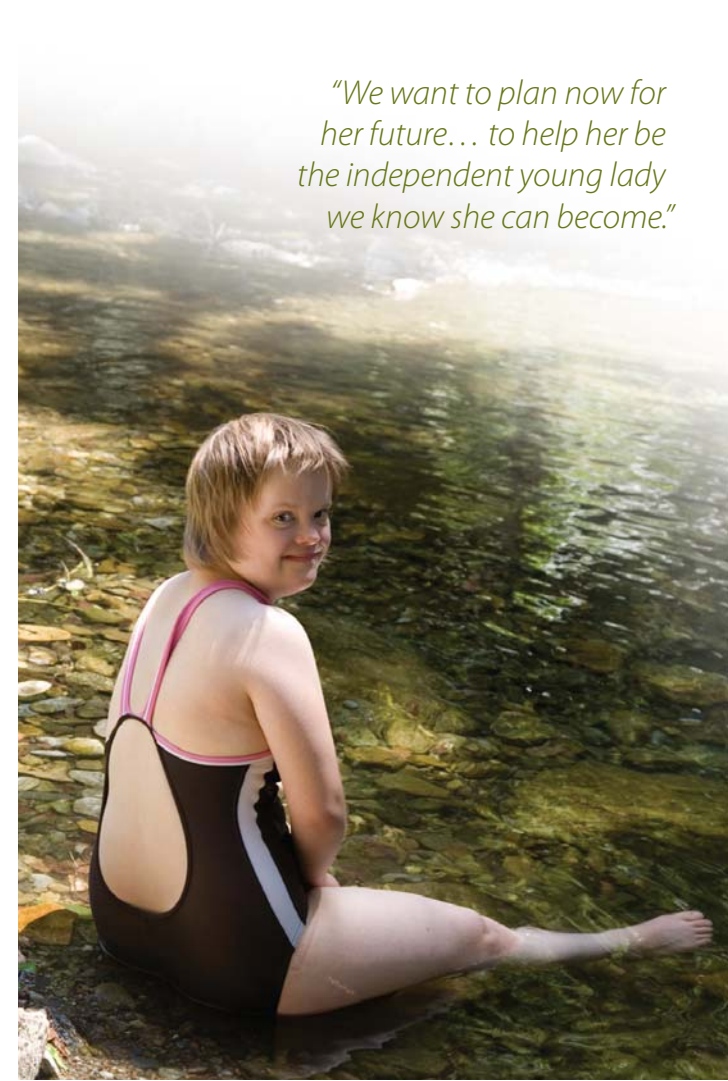
Guardian Trust

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www.GuardianTrusts.org

Guardian Special Needs Trust

"We want to plan now for her future... to help her be the independent young lady we know she can become."



Shielding the Financial Future of
Individuals with Disabilities

www.GuardianTrusts.org

Guardian Special Needs Trust

Guardian Trust offers professional oversight over a variety of special needs trusts. One type of trust is third-party special needs trust. A third-party trust is for parents and family members who want to provide for a person with special needs. The Guardian Special Needs Trust gives people an option to join an established, professionally managed special needs trust, eliminating the burden of personally managing a loved one's special needs trust.

We hold, protect and administer "inherited" money in a professional, caring and cost-effective manner. Any funds placed into a third-party trust are not subject to Medicaid payback and can be distributed to designated heirs or beneficiaries.



Who will take care of your loved one when something happens to you?

This is the biggest question for many parents. There will need to be trusted caregivers and trusted money managers. Guardian Trust understands special needs. We only administer special needs trusts. We are professional, courteous and empathetic. We understand public benefits and the importance of maintaining them.

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

Who Can Benefit?

Individuals with a disability who may also be:

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

Procedure for Joining

The Guardian Special Needs Trust Joinder Agreement must be completed by a third party, or funds can be directed into GSNT for a particular Beneficiary through an existing Will or Trust.

All documents and sample testamentary language can be found on our website.



Our Services Include:

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