



Third-Party Pooled Special Needs Trust Joinder Agreement

Trust Adoption Instrument

Tax Identification Number 54-6302655

The undersigned Grantor(s) hereby establish(es) a trust fund under Commonwealth Community Trust's ("CCT") Master Trust Agreement. The terms of the Grantor's trust fund are set forth in this Joinder Agreement (Trust Adoption Instrument) and the applicable provisions of CCT's Master Trust Agreement dated October 9, 1990, as amended and restated, which is hereby adopted and incorporated herein by reference hereto.

This is a binding legal document. You are advised to seek professional advice before signing.

1. Grantor(s) Information:

A. Grantor 1:

Mr. Mrs. Ms. _____

Address: _____

City: _____ State: _____ Zip: _____

Home Phone: _____ Work Phone: _____

Cell Phone: _____ Email Address: _____

Relationship to Beneficiary: _____

B. Grantor 2 (if applicable):

Mr. Mrs. Ms. _____

Address: _____

City: _____ State: _____ Zip: _____

Home Phone: _____ Work Phone: _____

Cell Phone: _____ Email Address: _____

Relationship to Beneficiary: _____

2. Beneficiary Information:

Mr. Mrs. Ms. _____

Address: _____

City: _____ State: _____ Zip: _____

Type of Residence: (e.g. private residence, group home) _____

Home Phone: _____ Cell Phone: _____

Email Address: _____

3. Beneficiary Date of Birth: _____

4. **Beneficiary Social Security Number*:** _____

*A copy is requested, if available.

5. **Description of Beneficiary's Disability:**

Please enclose written documentation from a medical professional, if available.

6. **Designation of Advocate:** Once the trust is funded, the Advocate is the person(s) responsible (*e.g., parent, sibling, relative, Guardian, Representative Payee, Power of Attorney, Beneficiary, Caseworker, Conservator, or other) for requesting disbursements and communicating information about the Beneficiary and the Trust.

PLEASE IDENTIFY PRIMARY ADVOCATE(S).

A. **Primary Advocate(s):** This person or person(s) receives financial account information, tax documents and official correspondence from CCT and signs disbursement requests.

1.) Primary Advocate 1:

Mr. Mrs. Ms. _____

Address: _____

City: _____ State: _____ Zip: _____

Home Phone: _____ Work Phone: _____

Cell Phone: _____ Email Address: _____

*Relationship to Beneficiary: _____

Indicate account access preference: Online / Internet Mail

Provide CCT with legal documentation for Guardianship, Power of Attorney, and/or Conservator.

2.) Primary Advocate 2:

Mr. Mrs. Ms. _____

Address: _____

City: _____ State: _____ Zip: _____

Home Phone: _____ Work Phone: _____

Cell Phone: _____ Email Address: _____

*Relationship to Beneficiary: _____

Indicate account access preference: Online / Internet Mail

Provide CCT with legal documentation for Guardianship, Power of Attorney, and/or Conservator.

PLEASE IDENTIFY AT LEAST ONE SECONDARY ADVOCATE IF ONLY ONE PRIMARY ADVOCATE IS NAMED.

The Secondary Advocate will be contacted if the Primary Advocate cannot be reached or to obtain additional information.

- B. Secondary Advocate:** This person or person(s) can receive financial account information, can sign disbursement requests and will be contacted by CCT when needed.

1.) Secondary Advocate 1:

Mr. Mrs. Ms. _____

Address: _____

City: _____ State: _____ Zip: _____

Home Phone: _____ Work Phone: _____

Cell Phone: _____ Email Address: _____

*Relationship to Beneficiary: _____

Permission to receive financial account information?

a) Immediately upon funding? YES NO

b) If requested in the future? YES NO

If YES to a) or b), indicate account access preference:

Online / Internet Mail

Provide CCT with legal documentation for Guardianship, Power of Attorney, and/or Conservator.

2.) Secondary Advocate 2:

Mr. Mrs. Ms. _____

Address: _____

City: _____ State: _____ Zip: _____

Home Phone: _____ Work Phone: _____

Cell Phone: _____ Email Address: _____

*Relationship to Beneficiary: _____

Permission to receive financial account information?

a) Immediately upon funding? YES NO

b) If requested in the future? YES NO

If YES to a) or b), indicate account access preference:

Online / Internet Mail

Provide CCT with legal documentation for Guardianship, Power of Attorney, and/or Conservator.

7. Additional Contacts: In addition to the Primary and Secondary Advocates, permission is granted to contact and share information with the following should the need arise (optional):

A. Additional Contact 1:

Mr. Mrs. Ms. _____
Address: _____
City: _____ State: _____ Zip: _____
Home Phone: _____ Work Phone: _____
Cell Phone: _____ Email Address: _____
Relationship to Beneficiary: _____

B. Additional Contact 2:

Mr. Mrs. Ms. _____
Address: _____
City: _____ State: _____ Zip: _____
Home Phone: _____ Work Phone: _____
Cell Phone: _____ Email Address: _____
Relationship to Beneficiary: _____

8. Revocability of Trust (check one of the following options):

- (a) The trust fund cannot be revoked.
- (b) The trust fund can be revoked so long as individual Grantor lives.*
- (c) The trust fund can be revoked so long as any Grantor lives (where there is more than one Grantor).*
- (d) The trust fund cannot be revoked after the death of any one Grantor (where there is more than one Grantor).*

Note: Any revocation must be made by all living Grantors, in writing, properly notarized, and in a form acceptable to the Trustee.

*Notwithstanding the foregoing, in the event that the trust fund receives any assets prior to the death(s) of the Grantor(s), the trust fund shall become irrevocable to the extent funded and the Grantor(s) and/or any donors to the trust fund shall not have the right to alter, amend, revoke or terminate the trust fund with respect to the donated funds. In such an event, the Grantor(s)' election above with respect to the revocability of the trust fund shall continue in force with respect to all other aspects of the trust fund and this Joinder Agreement and the Grantor(s) and third parties shall be entitled to add additional property to the Trust Fund .

9. Beneficiary's Funeral or Burial Arrangements:

A. Have pre-need funeral arrangements been made/paid for the Beneficiary?

Yes No

B. If yes, provide the following information, if available.

Insurer/Other: _____

Name of Contact: _____

Policy #: _____

Phone: _____

Email Address: _____

C. If no, do you anticipate using funds from the trust to pay for pre-need arrangements? Yes No

Note: Any arrangements must be paid pre-need. Upon death of the Beneficiary, any remaining funds will be distributed according to *Section 12 Distributions of the Remainder Funds Upon the Death of the Beneficiary* of this Agreement.

10. The Grantor(s) agrees to the current published fee schedule as may be amended from time to time.

IMPORTANT NOTE: CCT may, from time to time and at its discretion, hire additional professionals to serve as a liaison between CCT and the Beneficiary, or to assess the financial or custodial care arrangements of the Beneficiary and provide reports to CCT (e.g. accountants, attorneys, health care professionals, social workers, life care planners, and care managers). CCT reserves the right to charge this expense to the Beneficiary's trust account.

11. Government Assistance the Beneficiary Receives: CCT will provide information to local government agencies for SSI, Medicaid, food stamps and subsidized housing recipients.

A. Social Security Information:

Does Beneficiary receive **Supplemental Security Income (SSI)**? Yes No In the Process of Applying

If yes, or in process of applying, include contact information for local Social Security Administration Office.

Agency: _____

Contact Name (If Applicable): _____

Address: _____

City: _____ State: _____ Zip: _____

Phone Number: _____ Phone Ext: _____

Email Address: _____

Supplemental Security Disability Insurance (SSDI): Yes No

Other: _____

B. Medical Information:

Does Beneficiary receive **Medicaid** benefits? Yes No In the Process of Applying

Does Beneficiary receive **Medicaid Waiver** benefits? Yes No In the Process of Applying

If yes, or in process of applying, include contact information for local Medicaid (DSS) Office.

Agency: _____

Contact Name (If Applicable): _____

Address: _____

City: _____ State: _____ Zip: _____

Phone Number: _____ Phone Ext: _____

Email Address: _____

Does Beneficiary receive **Medicare** benefits? Yes No

Does Beneficiary receive any other medical benefits? Yes No

If yes, please describe: _____

C. Case Management or Other Support Services: Provide the following information if applicable:

Agency/Provider: _____

Contact Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Main Phone Number: _____ Cell Number: _____

Email Address: _____

Description of Service: _____

D. Section 8 or Subsidized Housing: Yes No

Agency: _____

Contact Name (If Applicable): _____

Address: _____

City: _____ State: _____ Zip: _____

Phone Number: _____ Email Address: _____

E. Other Public Assistance (e.g., food stamps): _____

Agency: _____

Contact Name (If Applicable): _____

Address: _____

City: _____ State: _____ Zip: _____

Phone Number: _____ Email Address: _____

12. Distributions of the Remainder Funds Upon the Death of the Beneficiary: Upon the actual death of the Beneficiary, the trust will be restricted and any remaining and unpaid funds shall be distributed to the following individuals who are then living or entities which are then in existence.

Instructions

It is required that at least one Successor Beneficiary be named (See Page 8, Section 12A).

If a Successor Beneficiary is no longer living at the death of the Beneficiary, his or her share shall be distributed to the named Contingent Beneficiary (ies).

Additional Successor Beneficiaries and Contingent Beneficiaries can be added (See Page 9, Section 12B and Page 10, Section 12C).

An individual or charity can be named as a Successor Beneficiary and/or Contingent Beneficiary. Naming CCT as a Successor Beneficiary and/or Contingent Beneficiary, supports the organization's mission to serve people with disabilities.

If an individual Successor Beneficiary predeceases the Beneficiary, or an entity named as a Successor Beneficiary is no longer in existence, and there is no Contingent Beneficiary named, the distribution to that individual or entity lapses and will be divided among the remaining Successor Beneficiaries who are then living or in existence.

If an individual Contingent Beneficiary predeceases the Beneficiary, or an entity named as a Contingent Beneficiary is no longer in existence, the distribution to that individual or entity lapses and will be divided among the remaining Contingent Beneficiaries to that Successor Beneficiary who are then living or in existence.

If there are no Contingent Beneficiaries then living or in existence, such remaining funds shall be distributed to Commonwealth Community Trust.

Important:

The Grantor is required to list any Primary Beneficiaries and Contingent Beneficiaries (and their contact information) and agrees that CCT's liability for payment under this *Section 12 Distributions of the Remainder Funds Upon the Death of the Beneficiary* is limited to the beneficiaries known to CCT based upon the information noted in this Joinder Agreement and the Grantor(s) agree to otherwise hold CCT harmless with respect to payment hereunder. The determinations of CCT regarding payment under this *Section 12 Distributions of the Remainder Funds Upon the Death of the Beneficiary* shall be final and binding on all parties.

Note:

The Grantor can complete the *Amendment to Third-Party Pooled Special Needs Trust Joinder Agreement Form* to change Successor Beneficiaries and/or Contingent Beneficiaries (must be completed, signed, and notarized).

A. Successor Beneficiary A* (Required):

Name _____ SSN _____
Address _____ City _____ State _____ Zip _____
Home Phone _____ Work Phone _____
Cell Phone _____ Email Address _____
Percentage A _____ *If more than one Successor Beneficiary is named, the total of all*
(required) _____ % *Successor Beneficiaries must equal 100%. (See Page 10, Section*
_____ % *12D.)*

***If Successor Beneficiary A is no longer living at the death of the Beneficiary, his or her share shall be distributed to the following Contingent Beneficiary (ies).**

Example: A1: 25% + A2: 25% + A3: 50% = 100%

A1. Contingent Beneficiary to Successor Beneficiary A:

Name _____ SSN _____ **Percentage A1** _____ %
Address _____ City _____ State _____ Zip _____
Home Phone _____ Work Phone _____
Cell Phone _____ Email Address _____

A2. Contingent Beneficiary to Successor Beneficiary A:

Name _____ SSN _____ **Percentage A2** _____ %
Address _____ City _____ State _____ Zip _____
Home Phone _____ Work Phone _____
Cell Phone _____ Email Address _____

A3. Contingent Beneficiary to Successor Beneficiary A:

Name _____ SSN _____ **Percentage A3** _____ %
Address _____ City _____ State _____ Zip _____
Home Phone _____ Work Phone _____
Cell Phone _____ Email Address _____

Total Percentage for ALL Contingent Beneficiary(ies) to Successor Beneficiary A
(must total 100%) _____ %

Provide an attachment with additional Successor Beneficiaries and Contingent Beneficiaries, if desired.

B. Successor Beneficiary B*:

Name _____ SSN _____
Address _____ City _____ State _____ Zip _____
Home Phone _____ Work Phone _____
Cell Phone _____ Email Address _____
Percentage B _____ %
If more than one Successor Beneficiary is named, the total of all Successor Beneficiaries must equal 100%. (See Page 10, Section 12D.)

***If Successor Beneficiary B is no longer living at the death of the Beneficiary, his or her share shall be distributed to the following Contingent Beneficiary (ies).**

Example: B1: 25% + B2: 25% + B3: 50% = 100%

B1. Contingent Beneficiary to Successor Beneficiary B:

Name _____ SSN _____ Percentage B1 _____ %
Address _____ City _____ State _____ Zip _____
Home Phone _____ Work Phone _____
Cell Phone _____ Email Address _____

B2. Contingent Beneficiary to Successor Beneficiary B:

Name _____ SSN _____ Percentage B2 _____ %
Address _____ City _____ State _____ Zip _____
Home Phone _____ Work Phone _____
Cell Phone _____ Email Address _____

B3. Contingent Beneficiary to Successor Beneficiary B:

Name _____ SSN _____ Percentage B3 _____ %
Address _____ City _____ State _____ Zip _____
Home Phone _____ Work Phone _____
Cell Phone _____ Email Address _____

Total Percentage for ALL Contingent Beneficiary(ies) to Successor Beneficiary B
(must total 100%) _____ %

Provide an attachment with additional Successor Beneficiaries and Contingent Beneficiaries, if desired.

C. Successor Beneficiary C*:

Name _____ SSN _____

Address _____ City _____ State _____ Zip _____

Home Phone _____ Work Phone _____

Cell Phone _____ Email Address _____

Percentage C _____ %

If more than one Successor Beneficiary is named, the total of all Successor Beneficiaries must equal 100%. (See Page 10, Section 10D.)

***If Successor Beneficiary C is no longer living at the death of the Beneficiary, his or her share shall be distributed to the following Contingent Beneficiary (ies):**
Example: C1: 50% + C2: 50% = 100%

C1. Contingent Beneficiary to Successor Beneficiary C:

Name _____ SSN _____ Percentage C1 _____ %

Address _____ City _____ State _____ Zip _____

Home Phone _____ Work Phone _____

Cell Phone _____ Email Address _____

C2. Contingent Beneficiary to Successor Beneficiary C:

Name _____ SSN _____ Percentage C2 _____ %

Address _____ City _____ State _____ Zip _____

Home Phone _____ Work Phone _____

Cell Phone _____ Email Address _____

Total Percentage for ALL Contingent Beneficiary(ies) to Successor Beneficiary C
 (must total 100%) _____ %

Provide an attachment with additional Successor Beneficiaries and Contingent Beneficiaries, if desired.

D. Summary (required if more than once Successor Beneficiary is named):			
Name of Successor Beneficiary A:	_____	Percentage A	_____ %
Name of Successor Beneficiary B:	_____	Percentage B	_____ %
Name of Successor Beneficiary C:	_____	Percentage C	_____ %
Total Percentage for ALL Successor Beneficiaries (must total 100%)			_____ %

13. Funding Information:

IMPORTANT NOTE: All assets intended for the Beneficiary must be third-party assets, typically belonging to the Grantor, family member, or friend at the time of transfer.

A. How will this sub account be funded? (Please check any that apply.)

- Lifetime contribution(s) by Grantor(s) or others
- Transfer from an existing Special Needs Trust - **Please provide copy of trust.**
- Last Will and Testament of the Grantor(s) - **Please provide copy of will.**
- Life Insurance Policy of the Grantor(s) - **Please provide copy of the policy.**
- Revocable Living Trust - **Please provide copy of the trust.**
- Other (please explain): _____

B. Amount to be deposited into the trust (estimate if not certain):

\$ _____

C. Will qualification of the Trustee before the Clerk of Court and/or annual filings with the Commissioner of Accounts be required by the Court?

- Yes No

14. Please read the following:

- A. In order to facilitate pooling of the assets in all sub accounts, it is required that all deposits must be made in cash. The trust does not hold non-cash assets or real estate property.
- B. Income and principal will be distributed for the Beneficiary at the sole discretion of CCT.
- C. The provisions of this Joinder Agreement may be amended as determined reasonably necessary by CCT so long as any such amendment is consistent with the Master Trust Agreement or is deemed necessary to conform to any changes required by the law.
- D. It is understood and agreed upon that the trust is for the sole benefit of the Beneficiary.
- E. Trustee and other fees shall be charged in accordance with the Fee Schedule as amended from time to time.

NOTE: CCT may, from time to time and at its discretion, hire additional professionals to serve as a liaison between CCT and the Beneficiary, or to assess the financial or custodial care arrangements of the Beneficiary and provide reports to CCT (e.g. accountants, attorneys, health care professionals, social workers, life care planners, care managers). CCT reserves the right to charge this expense to the Beneficiary's trust sub account.

F. Taxes

- (1) The Grantor acknowledges that there have been no representations made to the Grantor regarding the deductibility of the contributions to the trust as charitable gifts or otherwise.
- (2) Trust fund (sub account) income, whether paid in cash or distribution in other property may be taxable to the Beneficiary, subject to applicable exemptions and deductions. Professional tax advice is recommended.

(3) Income of the trust fund (sub account) may be taxable to the trust and when this occurs, such taxes shall be payable from the trust fund (sub account) of the Beneficiary.

G. This trust administered by CCT is a pooled trust, governed by the laws of Virginia, in conformity with the provisions of 42 U.S.C. § 1396p, amended August 10, 1993, by the Revenue Reconciliation Act of 1993. To the extent there is conflict between the terms of the Trust Agreement and/or this Instrument, and the governing law as from time to time as amended, the law and regulations shall control.

15. Professional Representation: The Grantor(s) has/have been represented with regard to CCT by:

Name: _____

Firm: _____

Address: _____

City: _____ State: _____ Zip: _____

Phone: _____ Email Address: _____

THIS JOINDER AGREEMENT NEEDS TO BE SIGNED IN FRONT OF A NOTARY.

16. In Witness Whereof – The undersigned Grantor(s) has/have signed this agreement and understand(s) same and agree(s) to be bound by the terms thereof this ____ day of _____, 20____.

Grantor's Signature

Grantor's Signature

STATE OF _____ CITY/COUNTY OF _____

TO-WIT: The foregoing Joinder Agreement, dated _____ was acknowledged before me by _____ and _____, Grantor(s), this ____ day of _____, 20____.

Notary Public My commission expires: _____

TO BE COMPLETED BY COMMONWEALTH COMMUNITY TRUST (CCT):

Commonwealth Community Trust hereby accepts the terms of this Joinder Agreement on this ____ day of _____, 20____.

By _____ Title: _____

STATE OF VIRGINIA, COUNTY OF HENRICO

TO-WIT: The foregoing Joinder Agreement, dated _____ was acknowledged before me by _____ and _____ on behalf of CCT, this ____ day of _____, 20____.

Notary Public My commission expires: _____