



# 2016 Year in Review

## Celebrating 26 Years!

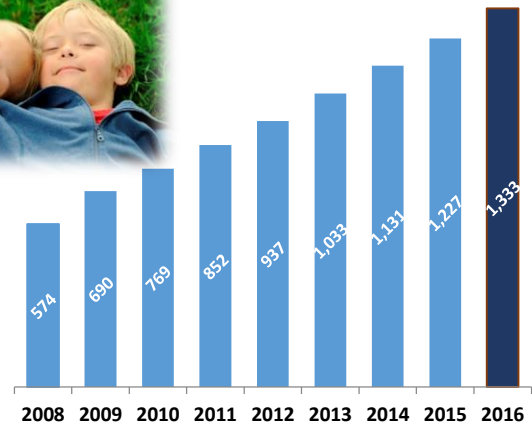
### A Message from CCT Executive Director

2016 marked another successful year for Commonwealth Community Trust (CCT) as we celebrated our 26<sup>th</sup> anniversary. Just as our central mission was at our founding in 1990, CCT is committed to providing people with special needs who live throughout the United States and their families with a convenient, cost-effective framework for the administration of *Third-Party* and *First-Party Pooled Special Needs Trusts*.



#### Here's a glimpse at what we accomplished in 2016.

- Our national growth as a nonprofit pooled trust organization continues with 1,333 clients in 35 states and Washington, DC.
- CCT now offers post-settlement professional *Medicare Set-Aside (MSA) Services with First-Party Pooled Special Needs Trusts*.
- CCT now offers the *Military Survivor Benefit Plan Pooled Special Needs Trust* that is funded directly with annuity payments from a military or military retiree's dependent child's Survivor Benefit Plan.



Our continued success comes not only from our commitment to providing excellent customer service but also from those who have put their trust in CCT by referring a client or recommending our trust services to others. We appreciate the confidence that is placed in us and look forward to many more years of meeting the needs of people with special needs.

Thank you for your support!

Sincerely,  
*Joanne Marcus, MSW*  
Executive Director

# Available Nationwide



**CCT trust administration services are available *nationwide*.**

We welcome clients from all states to join our pooled trust. CCT's staff is knowledgeable about the rules for SSI and each state's Medicaid program in order not to jeopardize benefits when making disbursement decisions. The \* on the US map indicates the states where CCT currently has clients (as of 12/31/2016): 35 states plus Washington, DC.

# Testimonials



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*Commonwealth Community Trust has helped by providing a way that my sister could receive her inheritance without losing her Medicaid benefits. They invested her money, helped her save her money and provided her with a safety-net for the future. Commonwealth Community Trust always provides kind, courteous, prompt service. Ease of access and service is what I like the most.*

**LISA WILEY, Trust Advocate and Sister of Trust Beneficiary**

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*I recommend CCT given their expertise in benefits' protection along with cost-savings. For clients receiving Medicaid, SSI or both, the need to protect benefits is critical when determining how to disburse settlement funds. CCT makes it easy with a user-friendly website and supportive, knowledgeable and experienced staff.*

**MICHAEL PHELAN, ESQ., Personal Injury Attorney, Founding Member of Phelan | Petty, PLC**

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*I am impressed with CCT's knowledge, friendliness, and professionalism. The CCT staff makes establishing the trust account easy and convenient and they make the distribution process seamless. Knowing CCT is there for my clients and understands what it takes to support them is invaluable.*

**LETHA SGRITTA MCDOWELL, CELA, Estate Planning and Elder Law Attorney, The Hook Law Center**

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*Joanne Marcus and her staff are very knowledgeable on the ins and outs of benefit eligibility and the complicated rules associated with the administration of pooled special needs trusts. I am very pleased to have discovered CCT and I look forward to working with CCT again in the future.*

**BRENT VAN DEYSEN, ESQ., Estate Planning and Elder Law Attorney, Van Deyesen Elder Law Office**

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*I have had a long and fond relationship with the founders and executive staff of the Commonwealth Community Trust, stretching back to a time when these were new creatures under the federal law, in about 1993...I have nothing but praise for the work that Commonwealth Community Trust does.*

**R. SHAWN MAJETTE, ESQ., Director of Elder Law, ThompsonMcMullan, P.C.**

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