

## SPECIAL NEEDS TRUSTS:

# ENSURING FINANCIAL SECURITY FOR INDIVIDUALS WITH DISABILITIES

Caring for a loved one with a disability requires careful financial and legal planning to ensure their long-term well-being without jeopardizing access to essential public benefits. A Special Needs Trust (SNT) is a powerful estate planning tool that allows families to provide for individuals with disabilities while preserving their eligibility for government assistance.

### WHAT IS A SPECIAL NEEDS TRUST?

A Special Needs Trust is a legal arrangement where assets are held by a trustee for the benefit of a person with special needs. Unlike direct inheritance or gifts, assets in a properly structured SNT do not count toward the beneficiary's personal asset limits for means-tested programs such as government housing or social aid.

#### The trust can be used to pay for:

- Medical and dental expenses not covered by insurance
- Therapy, assistive technology, and mobility devices
- Educational programs and personal development
- Transportation, recreation, and other quality-of-life needs

### WHY ESTABLISH ONE IN THE BAHAMAS?

The Bahamas provides a secure and flexible legal environment for establishing trusts, including Special Needs Trusts. With no inheritance, capital gains, or income tax on trust assets, The Bahamas is an attractive jurisdiction for long-term financial planning.

At Leno Trust Ltd., we work closely with families, attorneys, and advisors to:

- Structure trusts that meet the specific needs of the beneficiary
- Ensure compliance with local and international regulatory requirements
- Provide professional and compassionate trust administration
- Offer continuity and stability across generations

#### Planning with Confidence

A Special Needs Trust offers peace of mind—ensuring that your loved one will be financially supported with dignity and care, even after you are no longer there to provide for them.

**To learn more about setting up a Special Needs Trust with Leno Trust Ltd., contact our team today for a confidential consultation.**



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