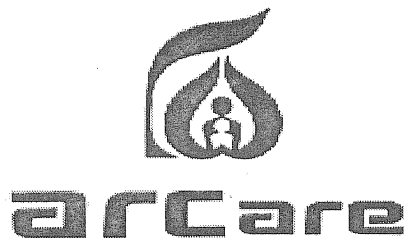




OPEN TO ALL DISABILITIES

ARCare, Inc. is an organization that primarily serves individuals with developmental disabilities. However, the ARCare Trust II is open to persons of all disabilities.

For more information about the ARCare Trust II or other ARCare services, call or write:



BARBARA HELM
Executive Director

8001 Conser, Suite 100
Overland Park, KS 66204

(913) 648-0233
arcare@crn.org
www.arcare.org

What is ARCare?

ARCare is a non-profit formal advocacy and guardianship program for individuals with disabilities. The program was developed in 1982 for parents who were concerned about the time when they would no longer be able to provide support for their child. Enrollment in ARCare provides individuals with a disability and their families with valuable planning and support services.

In 1992, ARCare began offering individualized services to individuals with a variety of disabilities. Hourly services are also available to families who are not enrolled in the ARCare Program. In 1996, ARCare established the ARCare Master Trust. The Master Trust is a pooled trust which enables parents to supplement their child's income without loss of government benefits. ARCare is governed by a Board of Directors.



... providing
ongoing support
for your
family member with a
disability

THE ARCARE TRUST II



The ARCare Trust II

A FINANCIAL PLANNING OPTION



There is a growing need for individuals with disabilities to be Medicaid-eligible. Many are disqualified because they own excess assets.

The ARCare Trust II allows an individual with a disability to protect these assets. They are not considered an available resource for Medicaid purposes.

The Omnibus Budget Reconciliation Act of 1993 makes it possible for a person with a disability to fund a supplemental needs trust with their own money and still retain Medicaid eligibility. If a person receives an inheritance, a legal settlement, or a lump sum back payment from Social Security, they can now put this money into a supplemental needs trust like the ARCare Trust rather than have to spend down assets.

Upon the death of the individual, as required by law, the state can recover assets remaining in the individual trust account for medical assistance paid on behalf of the individual.



Pays For Items Not Funded By Government Programs

Funds from programs such as SSI and Medicaid are limited to paying for food, shelter and basic medical care. Assets from the ARCare Trust II may be used for special needs such as dental care, furniture, home repairs, vacations and other special needs.

ARCare Is Familiar With Government Programs

Government-sponsored programs are highly regulated. Since these regulations change often, it can be difficult for individuals to keep up-to-date on the latest information.

ARCare Trustees are responsible for knowing and following the regulations that affect eligibility for benefit programs. The Trustee will maintain records and file trust-related paperwork as may be required by government agencies.

Understands Special Needs

The ARCare Trust II is ARCare's response to a need felt by many individuals. Some have no one else to administer a trust. Others are uncomfortable with their present alternative. It is imperative that a Trustee understands the special needs of persons with disabilities. ARCare is unique, serving only people with special needs.

Provide Fiscal Oversight

Putting money in a trust and specifying that the trustee manage the assets and approve all disbursements provides the oversight many individuals desire. This is how the ARCare Trust II is constructed. With United Missouri Bank of Kansas as custodian of all assets held by the Trustee, individuals and their families are further assured of the security and oversight needed. Trust records necessary in the administration of The ARCare Trust II will be maintained by ARCare and will be open and available to the designated persons.

Affordable and Conservatively Managed

As a Pooled Trust, the ARCare Trust II is a more affordable option than other Trust options. Minimum fees and asset requirements established by bank trustees exceed those of ARCare. Some professionals volunteer their time to ARCare. This lowers fees and makes more funds available for use.

Funds in the ARCare Trust II will be invested conservatively in mutual funds and government securities. Initial minimum deposit of \$1,000 required.

