

**SHARED HORIZONS, INC.**  
Wesley Vinner Memorial Trust  
**Special Deposit Pilot Program**

Shared Horizons, Inc. is a nonprofit organization created to manage a Pooled Special Needs Trust in the District of Columbia Metropolitan area. In an effort to extend services to people with disabilities, who do not meet the minimum deposit requirement, the Board of Directors approved a Special Deposit Pilot Program to address the following needs:

1. There is a growing number of people with disabilities who are employed, with limited income that cannot sustain basic living expenses without continuing to receive Supplemental Security Income
2. There is a growing segment of this population who can sustain basic living expenses but have little to no health insurance, and need to maintain their Medicaid eligibility; and due to a decrease in health costs.
3. There is also a group of people who may receive a small settlement that, if accepted, will interrupt their SSI or HUD Subsidized Housing.
4. Lastly, there are a small percentage of people receiving public benefits with few personal or medical needs that accumulate assets in their personal accounts.

The above scenarios will impact public benefits if their assets are not transferred to a Medicaid approved Special Needs Trust.

Shared Horizons' Pooled Special Needs Trust acknowledges the needs and proposes the following solution:

1. We will reduce the minimum deposit to \$1,000 for a select group of individuals meeting at least one of the three needs listed above
2. We will reduce the Enrollment fee (a one-time fee) to \$500
3. We will reduce the Annual Fee, which is assessed on their anniversary date, to \$200 if the sub-account balance remains under \$5,000.
4. We reserve the right to hold sub-accounts under \$10,000 in cash accounts – they will not earn dividends, but can earn interest.
5. The beneficiaries can make 1 transaction/month or 12 transactions annually without incurring transaction fees; any transaction in excess will be assessed \$20/transaction.
6. Once a Pilot account accrues \$5,000 or more, it will function as a standard account

Interested parties must sign a Joinder Agreement which binds them to Trust rules and procedures according to the Master Trust Document.