

Toolkit Materials

The True Link Card Toolkit provides you with worksheets and sample documents to assist in your use of the True Link Card.

1. Benefits Worksheet

The first step for any special needs trustee is to verify what benefits your beneficiary is receiving. As basic as this seems, it is very common that a beneficiary of a special needs trust believes they are on one program and in fact may be on another program. This is critical because the rules for SSI are very different from the rules for Social Security Disability, for example. In many cases, maintaining eligibility for Medicaid is essential, but eligibility can be based on maintaining at least one dollar of SSI. In other cases, it can be maintained under other programs.

2. Distribution Plan

The next step is to create a Distribution Plan with the beneficiary. This can save a great deal of stress both for the beneficiary and the trustee. This will help the trustee identify problems before expenditures are made. It will also help the trustee determine if a True Link Card would be appropriate and how best to manage settings for the card.

3. True Link Card Distribution Request Form

This sample form can be used when a beneficiary requests disbursements outside of their distribution plan. One option is to require a form like this for all disbursements, even ones included in the distribution plan.

4. Beneficiary True Link Card Agreement

This sample agreement lays out basic terms of usage for the True Link Card, as well as a checklist of permissible and impermissible expenditures, which can be modified for each beneficiary. It is recommended that an agreement like this is customized and signed by all beneficiaries before the card is used.

5. Sample Letter to Beneficiary

This sample letter reminds a beneficiary of the expectations for use of a True Link Card, including requirements for receipt collection and the fact that due to restrictive settings on the card, some attempted purchases may be declined.

6. Sample Card Settings

This document provides sample card settings for beneficiaries of special needs trusts. Administrators can use these samples when thinking about how best to customize their cards in order to control how and where the card can be used.

1. BENEFITS WORKSHEET

| NEEDS-BASED BENEFITS | | | | | |
|----------------------|--|-----|----|--------|--------|
| | | Yes | No | Future | Amount |
| Financial | (SSI) Supplemental Security Income | | | | |
| | (TANF) Temporary Aid to Needy Families | | | | |
| | (HUD) Section 8 Housing | | | | |
| | Other | | | | |
| Medical | Medicaid | | | | |
| | (IHSS) In Home Support Services | | | | |
| | Other | | | | |

| BENEFITS BASED ON ENTITLEMENT | | | | | |
|-------------------------------|--|-----|----|--------|-------------------------|
| | | Yes | No | Future | Amount |
| Financial | (SSDI) Disability Insurance | | | | |
| | (SSA) (For child whose disability began prior to age 22) | | | | |
| | Department of Rehab | | | | |
| | Other | | | | |
| Medical | Medicare | | | | |
| | Other | | | | |
| | Private Health Insurance | | | | <i>Name of Insurer:</i> |

Does the Beneficiary have a representative payee for Social Security benefits?

If so, who is the representative payee? _____

2. DISTRIBUTION PLAN

Spending Plan

Context

In order for us to better understand your unique situation and needs, please fill out the attached Spending Plan. This document allows us to collect helpful information about recurring expenses and anticipated needs that you would like the trust to pay for.

It is the trustee's job to manage and protect your funds, to make money available for approved expenses, and to help ensure that you remain eligible for government benefits. Please note that certain expenses, if paid for by the trust, may negatively impact your benefits or even make you ineligible to receive benefits.

The trustee will review your Spending Plan and may choose to discuss it further with you, if there are any outstanding questions or if you have requested that the trust pay for items that may affect your benefits. All disbursements will be made at the discretion of the trustee.

Instructions for the beneficiary or beneficiary advocate

Please complete the full Spending Plan and return it to [NAME OF TRUST / ADDRESS]. If you have any questions, you may contact [NAME OF TRUST] at [PHONE NUMBER].

FOR OFFICE USE ONLY

Approval Signature:

Approval Date:

Spending plan: Monthly recurring expenses

Please include any recurring monthly expenses that you would like the trust to pay for. Please note that some items may affect your eligibility for government benefits if paid by the trust.

MONTHLY RECURRING EXPENSES – NO EFFECT ON BENEFITS

| Utilities | |
|-------------------------------|----|
| Phone | \$ |
| Cable / Internet | \$ |
| | |
| Household Expenses | |
| Repairs | \$ |
| Supplies | \$ |
| Furnishings | \$ |
| Appliances | \$ |
| Gardening services | \$ |
| Housekeeping services | \$ |
| | |
| Personal / Medical Care | |
| Medications | \$ |
| Personal hygiene | \$ |
| Other personal / medical care | \$ |
| | |
| Insurance | |
| Life | \$ |
| Medical | \$ |

| Transportation / Auto | |
|---------------------------------|----|
| Gas | \$ |
| Repairs | \$ |
| Tolls | \$ |
| License and registration | \$ |
| Insurance | \$ |
| Public transportation | \$ |
| Taxis, etc. | \$ |
| Loan payment | \$ |
| Other | \$ |
| | |
| Clothing | |
| Clothes | \$ |
| | |
| Entertainment | |
| Movies, concerts, museums, etc. | \$ |
| | \$ |
| | |
| Travel | |
| Air, train, etc. | \$ |
| | |
| | |
| Other | |
| Other | \$ |

TOTAL: \$ _____**MONTHLY RECURRING EXPENSES – MAY AFFECT BENEFITS IF PAID BY TRUST**

| Housing | |
|-------------|----|
| Rent | \$ |
| Mortgage | \$ |
| Insurance | \$ |
| Taxes | \$ |
| | |
| Food | |
| Groceries | \$ |
| Restaurants | \$ |

| Utilities | |
|---------------|----|
| Heating | \$ |
| Electricity | \$ |
| Trash/Garbage | \$ |
| Water | \$ |
| Sewer | \$ |

TOTAL: \$ _____

Spending plan: Anticipated one-time expenses

Please include any one-time expenses that you would like the trust to pay for in the near future. This list does not need to be comprehensive, but it will help us think about your cash needs over the next couple of years. We have provided a few examples below.

ANTICIPATED ONE-TIME EXPENSES

| One-time expenses | Amount | Anticipated date |
|-------------------------------|--------|----------------------|
| Example: New computer | \$600 | Within the next year |
| Example: New winter coat | \$150 | November 2017 |
| Example: Stationary bike | \$1000 | Spring 2018 |
| Example: Acupuncture | \$150 | July 2018 |
| Example: Elective eye surgery | \$2000 | 2018 |
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TOTAL: \$ _____

3. TRUE LINK CARD DISTRIBUTION REQUEST FORM

| | |
|------------------|--|
| Name on Account: | |
| Trust Account #: | |
| Date: | |

| |
|----------------------------|
| FOR OFFICE USE ONLY |
| Date received: |
| Reviewed by: |

| ITEM(S) OR SERVICE(S) FOR WHICH A DISTRIBUTION IS REQUESTED | | |
|---|----------------------------|--------|
| | Item / Service Description | |
| | | Amount |
| 1 | | |
| 2 | | |
| 3 | | |
| 4 | | |
| 5 | | |
| TOTAL: | | |

| BENEFITS | |
|--|--|
| Supplemental Security Income (SSI) | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| <i>- Do items / services requested include food, shelter, or cash?</i> | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Medicaid | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| SSDI | <input type="checkbox"/> Yes <input type="checkbox"/> No |

| TRUE LINK CARD | |
|---------------------------|--|
| Name: | |
| Last four digits of card: | |

| REQUESTOR INFORMATION | |
|-----------------------|--|
| Requested by: | |
| Requestor signature: | |
| Phone number: | |

| |
|---|
| SEND FORM TO: [INSERT ADDRESS / FAX / EMAIL] |
|---|

4. SAMPLE BENEFICIARY TRUE LINK CARD AGREEMENT

The True Link Card is a reloadable Visa card, which enables [NAME OF TRUST] to make disbursements for certain approved purchases. The card also allows beneficiaries and their representatives the freedom to purchase approved items and services that enhance their quality of life. Please read the rules below used to govern the card.

We require you to sign this Beneficiary True Link Card Agreement in order to use the card.

Terms of card use

- The card can only be used to purchase items or services deemed permissible by _____
_____ (please review the list of permissible items and services below)
- The card cannot be used to pay for items that are not in the best interest of the beneficiary, as deemed by the Trust; this may result in certain restrictions being placed on the card that prevent the purchase of items or services on the permissible list
- The card cannot be used to access cash in any way
 - The card cannot withdraw cash at ATMs, in banks, or after a purchase
 - The card cannot be resold or transferred for cash
 - The card cannot be used to draw funds independently from the Trust account
- The card cannot be used to pay for a service already paid for by another source
- The card cannot be used to purchase items considered in-kind support and maintenance by the Supplemental Security Income (SSI) program (i.e., food or shelter).
- The intent of this card is that at all times when it is in the beneficiary's possession it cannot be used for food or shelter. If there is any attempt to evade these restrictions, the card will be taken away and there could be consequences for your benefits
- All purchases on the card must be made for the sole benefit of the beneficiary

Receipts are required

- The beneficiary is responsible for saving *all* receipts from purchases made with the True Link Card
- All receipts should be returned to _____ by _____
- Failure to send receipts may lead to a delay in your next disbursement or card suspension

Funding schedule

- The card will be loaded with funds when _____.

Permissible items or services (Note: Card configuration may change, per the Trust's discretion)

- Appliances (TV, DVD, stereo, microwave, stove, refrigerator, washer/dryer, maintenance)
- Clothing
- Clubs and club dues (music clubs, book clubs, health clubs, service clubs, zoos, museums)
- Computer hardware, software, programs, maintenance, internet service
- Conferences and travel
- Courses or classes (academic or recreational), including supplies
- Medical and dental work not covered by Medicaid

- Pre-paid funeral expenses
- Furniture, home furnishings, and insurance
- Gasoline and/or maintenance for automobile
- Haircuts, salon services
- House cleaning/maid services, lawn services, snow removal
- Independent Care Managers/Case Managers
- Insurance (automobile, home and/or beneficiary possessions)
- Legal fees, advocacy, professional services
- Massages, facials, and other similar services
- Non-food grocery items (laundry soap, bleach, fabric softener, deodorant, dish soap, body soap, personal hygiene products, paper towels, napkins, tissues, toilet paper, and cleaning products)
- Over-the-counter medications
- Pet supplies, veterinary services
- Tickets to concerts, movies, sporting events
- Transportation (automobile, motorcycle, bicycle, public transportation)
- Other: _____

Impermissible items or services

- Items considered in-kind support and maintenance by SSI (i.e., food and shelter)
- Items used for illegal activity (e.g., firearms, weapons)
- Other: _____
- Other: _____
- Other: _____

The undersigned agrees to the rules set out in this Beneficiary True Link Card Agreement. If these rules are not followed or if the True Link Card is misused in any way, card privileges will be revoked.

Printed Name

Signature

Date

Please return this signed Beneficiary True Link Card Agreement to:

5. SAMPLE LETTER TO BENEFICIARY USING TRUE LINK CARD

[DATE]

Dear [NAME],

You will be receiving a True Link Card in the mail. The purpose of this card is to make purchases that have been approved at the sole discretion of the trustee.

This card is to be used for the purchases approved:

- In your distribution plan
- With a one-time approved distribution request

The specific uses of this card have been detailed and agreed to by you in your signed True Link Card Beneficiary Agreement (copy enclosed).

IMPORTANT REMINDERS:

1. This card CANNOT be used for:
 - a. Cash withdrawals
 - b. Purchases of food or housing expenses
 - c. Anything that has not been pre-approved
 - d. Other: _____
2. Receipts must be submitted for all purchases on the card. Before funds will be reloaded onto the card, we must receive copies of receipts from you documenting that the only purchases made on the card were for approved items. These receipts must be received by the _____ of the month. Receipts can be submitted via email to [EMAIL ADDRESS] or fax at [FAX NUMBER].
3. This card has settings in place that BLOCK purchases at stores and vendors not deemed permissible. This is to ensure that your needs-based benefits are protected. Because of the controls on this card, it is possible that purchases will sometimes be declined. Please do not hesitate to contact us with any questions about these restrictions. If an approved payment is declined, we will work with you to modify your card settings to prevent that from happening again.
4. To check your balance and review the settings on your card, you can call 1-800-299-7646. You can also enroll in text message alerts about card balance and card settings or check them online at www.truelinkfinancial.com/cardholderlogin.

Sincerely,




[INSERT NAME]

[INSERT TRUST NAME]

6. SAMPLE CARD SETTINGS

This document provides you with information about how to use True Link's Spending Monitor to customize a card to ensure that the rules associated with needs-based benefits eligibility are followed. Changes to the Spending Monitor are effective immediately. All changes and settings are fully auditable. Contact True Link for a comprehensive report of the settings on any True Link Card.

SUMMARY:

| Option | Description |
|--|--|
|  Block specific transaction types | <ul style="list-style-type: none">• Block categories of spending and specific merchants that are impermissible (e.g., grocery stores, Jimmy's Pawn Shop)• Any categories of spending that are not blocked will remain allowed• Block all access to cash |
|  Allow only specific categories of spending and specific merchants | <ul style="list-style-type: none">• Allow specific categories of spending and specific merchants you approve• All other categories will remain blocked (e.g., grocery stores, restaurants, bars and liquor stores)• No transactions allowed except at approved merchants or merchant categories• Block all access to cash |
|  Allow only specific merchants | <ul style="list-style-type: none">• Allow only specific merchants you approve• All other categories will remain blocked• No transactions allowed except those at approved merchants• Block all access to cash |

Identify specific transaction types that you want to block.

The default Spending Monitor setting is to allow all transaction types, except for merchants on True Link's ScamWatch list.¹ For Option A configuration, you will need to change the Spending Monitor settings to block all transaction types and/or specific merchants you deem impermissible.

Cash withdrawals

- Change settings to block all access to cash:
 - Block ATM withdrawals
 - Block in-person withdrawals inside a bank
 - Block in-store cash-back at time of purchase

Top-line protections

- Blocking International Transactions and Online and Phone Purchases is primarily protection against a third party abusing the card.
- Here you can also choose to block PIN purchases. This will mean that the cardholder must sign for each purchase. Even if PIN purchases are allowed, if access to cash is blocked, there can be no cash withdrawals from the card.

Merchant settings

- Click "Add merchant setting" to block purchases at a specific merchant.
- Popular merchants to block for beneficiaries receiving SSI include Walmart or Target, given that cardholders can purchase food at these stores.

Spending categories

- Change settings to block specific categories of spending; you will need to determine which categories may affect each beneficiary's SSI eligibility. Commonly blocked categories include Bars & Liquor Stores, Discount & Variety Stores (e.g., Costco, Walmart), Financial Transactions, Gambling & Casinos, Gas Stations – Inside, Grocery Stores, Hotes, Jewelry Stores, Pawn Shops, Pharmacy, Travel & Transportation, Restaurants, Utilities, and Wire Transfers.
- By blocking Utilities but leaving Phone, TV, Cable unblocked, you can allow phone, cable, and internet bills to be paid but not household utilities like water and power.

¹ The ScamWatch list contains merchants whose behavior has been flagged by multiple users and therefore is likely fraudulent. We recommend blocking merchants on our ScamWatch list.

A**Example Spending Monitor**

This example assumes that all other Spending Monitor settings that are not listed are allowed. Depending on your beneficiary's unique needs, you may need to block additional transaction types to ensure they are protected.

CASH WITHDRAWALS

| | |
|-------|--|
| BLOCK | ATM withdrawals |
| BLOCK | In-person withdrawals inside a bank |
| BLOCK | In-store cash-back at time of purchase |

TOP-LINE PROTECTIONS

| | |
|-------|---|
| BLOCK | Merchants on True Link's ScamWatch List |
| BLOCK | Online and Phone Purchases |
| BLOCK | International Transactions |
| BLOCK | PIN Purchases |

MERCHANT SETTINGS

| | |
|-------|---------|
| BLOCK | Target |
| BLOCK | Walmart |

SPENDING CATEGORIES

| | |
|-------|---------------------------|
| BLOCK | Bars & Liquor Stores |
| BLOCK | Discount & Variety Stores |
| BLOCK | Financial Transactions |
| BLOCK | Gambling & Casinos |
| BLOCK | Gas Stations – Inside |
| BLOCK | Grocery Stores |
| BLOCK | Hotels |
| BLOCK | Jewelry Stores |
| BLOCK | Pawn Shops |
| BLOCK | Pharmacy |
| BLOCK | Travel & Transportation |
| BLOCK | Restaurants |
| BLOCK | Utilities |
| BLOCK | Wire Transfers |

B**SPENDING MONITOR OPTION B - ALLOW SPECIFIC CATEGORIES OR SPECIFIC MERCHANTS**

Identify specific categories of spending and/or specific merchants that you want to allow and block everything else.

The default Spending Monitor setting is to allow all transaction types. For Option B configuration, you will first need to block all transaction types on the Spending Monitor. Then, you can carefully go back and select those categories of spending that you want to allow.

First step

- Set all sliders and settings on the Spending Monitor to block all transaction types.
- Once everything is blocked, go back to the “Merchant settings” and “Spending categories” sections and select the specific merchant types and merchants to allow.

Cash withdrawals

- Leave all cash settings on block.

Top-line protections

- Blocking International Transactions and Online and Phone Purchases is primarily protection against a third party abusing the card.
- Here you can choose to block PIN purchases. This will mean that the cardholder must sign for each purchase. Even if PIN purchases are allowed, if access to cash is blocked, there can be no cash withdrawals from the card.

Merchant settings

- Click “Add merchant setting” to allow purchases at a specific merchant. You can select common merchants from a list or enter the details for less common local merchants.

Spending categories

- Change settings to allow specific categories of spending; you will need to determine which categories will not affect beneficiary’s SSI eligibility.
- You could choose, for example, to allow purchases at Beauty (salons and stores), Gas Stations – At the Pump, Local Transit, Medical, and Phone, Cable & TV.

B**Example Spending Monitor**

This example assumes that all other Spending Monitor settings that are not listed are blocked. Depending on your beneficiary's unique needs, you may need to allow additional merchants or categories of spending to ensure they are able to purchase what they need.

CASH WITHDRAWALS

| | |
|-------|--|
| BLOCK | ATM withdrawals |
| BLOCK | In-person withdrawals inside a bank |
| BLOCK | In-store cash-back at time of purchase |

TOP LINE PROTECTIONS

| | |
|-------|---|
| BLOCK | Merchants on True Link's ScamWatch List |
| BLOCK | Online and Phone Purchases |
| BLOCK | International Transactions |
| BLOCK | PIN Purchases |

MERCHANT SETTINGS

| | |
|-------|--------------------------------------|
| ALLOW | Oak Lane Veterinary Services |
| ALLOW | Marin Junior College |
| ALLOW | Dr. Friedlander Psychiatric Services |
| ALLOW | St. Louis Yellow Cab |
| ALLOW | Old Navy Clothing |
| ALLOW | Super Cuts Hair Salon |

SPENDING CATEGORIES

| | |
|-------|----------------------------|
| ALLOW | Auto Repair and Dealers |
| ALLOW | Beauty |
| ALLOW | Education |
| ALLOW | Gas Stations – At the pump |
| ALLOW | Local Transit |
| ALLOW | Medical and Care |
| ALLOW | Phone, TV, & Cable |

Identify specific merchants that you want to allow and block everything else.

The default Spending Monitor setting is to allow all transaction types. For Option C configuration, you will first need to block all transaction types on the Spending Monitor. Then, you can select just those merchants that you want to allow.

First step

- Set all sliders and settings on the Spending Monitor to block all transaction types.
- Once everything is blocked, go back to the “Merchant settings” and “Spending categories” sections and select the specific merchant types and merchants to allow.

Cash withdrawals

- Leave all cash settings on block.

Top-line protections

- Blocking International Transactions and Online and Phone Purchases is primarily protection against a third party abusing the card.
- Here you can choose to block PIN purchases. This will mean that the cardholder must sign for each purchase. Even if PIN purchases are allowed, if access to cash is blocked, there can be no cash withdrawals from the card.

Merchant settings

- Click “Add merchant setting” to allow purchases at a specific merchant. You can select common merchants from a list or enter the details for less common local merchants.
- For one-time purchases, a commonly used option is to add an individual merchant (e.g., Joe’s Auto Repair) just for the day that an approved purchase is expected to be made. You can change the merchant setting to “block” at any time, and then no further purchases can be made there unless you allow the merchant again.



Example Spending Monitor

This example assumes that all other Spending Monitor settings that are not listed are blocked. Depending on your beneficiary's unique needs, you may need to allow additional merchants or categories of spending to ensure they are able to purchase what they need.

CASH WITHDRAWALS

| | |
|-------|--|
| BLOCK | ATM withdrawals |
| BLOCK | In-person withdrawals inside a bank |
| BLOCK | In-store cash-back at time of purchase |

TOP LINE PROTECTIONS

| | |
|-------|---|
| BLOCK | Merchants on True Link's ScamWatch List |
| BLOCK | Online and Phone Purchases |
| BLOCK | International Transactions |
| BLOCK | PIN Purchases |

MERCHANT SETTINGS

| | |
|-------|--------------------------------------|
| ALLOW | Oak Lane Veterinary Services |
| ALLOW | Marin Junior College |
| ALLOW | Dr. Friedlander Psychiatric Services |
| ALLOW | St. Louis Yellow Cab |
| ALLOW | Old Navy Clothing |
| ALLOW | Super Cuts Hair Salon |