



# YOUR TRUST: A PROMISE WE KEEP

**Trust Services for  
People with Disabilities  
in New Jersey**



**PLANINJ**

Planned Lifetime Assistance  
Network of New Jersey

# WHY CHOOSE A SPECIALIZED TRUSTEE?

## Disability Planning Expertise

PLAN|NJ is a nonprofit agency with decades of experience administering Special Needs Trusts and Pooled Trust sub-accounts exclusively for people with disabilities in New Jersey. Established in 1988, we work with national financial firms to invest the assets we administer. Our fiduciary staff include professional guardians, case managers, LifePLAN writers, and trust administrators with knowledge of state and federal public benefits. They thoroughly understand and can assist families to demystify the rules and procedures for accessing vital benefits and supports such as Supplemental Security Income (SSI) and Medicaid.

## Person-Centered Approach

Our experienced and compassionate staff delivers services beyond financial oversight. We strive to maintain continuous communication with beneficiaries, legal guardians, and families, ensuring trust distributions align with individual needs and enhance quality of life for the beneficiaries.



# WHY CHOOSE PLAN|NJ?

## Local Focus - Proudly New Jersey

PLAN|NJ is a statewide organization with headquarters centrally located in Somerset County and whose primary focus is to serve families in New Jersey. Our dedicated staff travel to all 21 counties in the state to visit and advocate for our clients at home and in their communities. While we participate in the leadership of national nonprofits serving people with disabilities, our expertise is inherently geared to serve New Jersey residents. Our person-centered approach recognizes that every individual is unique, and we pride ourselves on our deep familiarity with New Jersey's public benefits systems offered through the Division of Developmental Disabilities (DDD), Medicaid, Medicare, the Social Security Administration, and the NJ Department of Community Affairs for housing assistance programs.

## Strong Fiduciary Structure

PLAN|NJ operates in a fiduciary role providing trust administration of Third Party Trusts, Self-Settled Trusts, and a Pooled Trust. Investment management is offered through experienced professional financial managers whose conduct is guided by a written Investment Policy aligned with PLAN|NJ's fiduciary duties. Oversight is provided by an Investment Committee that reports to our Board of Directors. Our staff are trained and educated in the administration of

Special Needs Trusts, government benefits, as well as administration requirements and obligations specific to Special Needs Trusts in New Jersey. Our nonprofit structure ensures that we focus on delivering mission-driven service, not shareholder profit, by providing oversight, budgeting, tax reporting, accounting, and coordination of benefits with support agencies on behalf of our clients. PLAN|NJ's published fee schedule, independent annual audits, state annual accountings, and financial statement reporting offer transparency and accountability to our clients, legal representatives, and families.

## Cost-Effective Compared to Other Corporate Trustees

Trust management fees in New Jersey can range from 1% to 3% annually. Financial institutions often require a high financial corpus to fund a trust. This can be cost-prohibitive for families whose assets do not meet the high minimums that for-profit trustees require. PLAN|NJ fees are typically lower than the average standard fees in New Jersey. Additionally, we offer families and professionals access to in-house case management, Life Planning, and benefits expertise. PLAN|NJ was organized under the laws of New Jersey as a nonprofit community trust in accordance with N.J.S.A. 3B:11-19, et seq. and legally empowered to provide for the efficient management of small and large legacies and trust funds for the benefit of people with disabilities.

<b>Feature</b>	<b>PLAN NJ (NJ only, nonprofit)</b>	<b>Other Corporate Trustees</b>
Disability-specific knowledge	Deep expertise in SSI, Medicaid, DDD, and NJ benefits system	<b>X</b> General trust investment focus
Local & personalized	NJ-based team, regular in-person contact	<b>X</b> Often national, less personal
Cost-effective option for smaller trusts	Via Pooled Trust plan	<b>X</b> Higher percentage fees plus minimums
Professional trust management	Via Pooled Trust and non-pooled trusts with lower minimums	<b>X</b> Higher minimums required
Fiduciary administration transparency	Budgeting, reporting, public benefits coordination	<b>X</b> Formal but can be costly
Additional services	Integrates Life Planning, case management, guardianship, and advocacy upon request	<b>X</b> Rare - financial only

## Ready to recommend or choose a trustee who understands people with disabilities?

PLAN|NJ provides:

- Lifetime advocacy
- Fiduciary services and internal case management support
- Professional trust administration and management
- Expert administration of Special Needs Trusts compliant with federal and NJ laws
- Expertise in public benefits guidelines, rules and coordination
- Advocacy and life planning beyond fund management

We invite attorneys, guardians and other professionals to consider and recommend PLAN|NJ to families who may benefit from our services and supports.

Contact:

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PLAN|NJ

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