

Toolkit Materials

The True Link Financial, Inc. ("True Link") Toolkit provides you with sample worksheets and documents to be used as an example of how you can support your use of the True Link Protection Visa® Prepaid Card. Nothing herein should be considered legal, tax, investment or financial advice. You should contact your specific advisor for advice regarding your specific situation.

These samples are helpful as a starting point. You will want to modify the samples to meet your specific circumstances.

1. BENEFITS WORKSHEET

One of the first things you may want to do as a 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 (Supplemental Security Income) are very different from the rules for SSDI (Social Security Disability Insurance, for example). In many cases, maintaining eligibility for Medicaid is essential, but eligibility can be based on maintaining at least one dollar of eligibility from SSI. In other cases, it can be maintained under other Medicaid waiver programs.

2. DISTRIBUTION/SPENDING PLAN

It may also be helpful to create a Distribution/Spending Plan with the beneficiary. This can save a great deal of stress both for the beneficiary and the trustee. This may help the trustee identify problems before expenditures are made. It may also help the trustee determine if a True Link Protection Visa Prepaid Card would be appropriate and how you might manage its settings.

3. TRUE LINK PROTECTION VISA PREPAID CARD DISTRIBUTION REQUEST FORM

This sample form can be used when a beneficiary requests disbursements outside of their Distribution/Spending plan. One option is to require a form like this for all disbursements, even ones included in the Distribution/Spending plan as it helps create a record for reporting and planning purposes.

4. BENEFICIARY TRUE LINK PROTECTION VISA PREPAID CARD USE ACKNOWLEDGEMENT FORM

This sample acknowledgement form lays out some sample basic terms of usage that can be used between the trustee and the beneficiary for use of the True Link Protection Visa Prepaid Card. It includes a checklist of permissible and impermissible expenditures, which you would likely want to modify for each beneficiary based on the rules associated with your specific trust and the benefit rules associated with the beneficiary's benefits.

5. SAMPLE LETTER TO BENEFICIARY

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

6. SAMPLE TRUE LINK PROTECTION VISA PREPAID CARD SETTINGS

This document provides sample True Link Protection Visa Prepaid 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 True Link Protection Visa Prepaid Card can be used. Please consult the applicable program documents for additional guidance.

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				

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

If so, who is the representative payee? _____

2. Distribution/Spending Plan

DISTRIBUTION/SPENDING PLAN (For Trustee to provide to Beneficiary)

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 for which you would like the trust to pay.

It is the trustee's job to manage and protect your funds, to make funds available for approved expenses, and to help ensure that you remain eligible for government benefits, as appropriate. 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].

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.

FOR OFFICE USE ONLY

Approval Signature:

Approval Date:

MONTHLY RECURRING EXPENSES – NO EFFECT ON BENEFITS

Utilities	
Phone	\$
Cable / Internet	\$
Other	\$
Household Expenses	
Repairs	\$
Supplies	\$
Furnishings	\$
Appliances	\$
Gardening services	\$
Household services	\$
Other	\$
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	\$

**Food does not impact SSI, but could still impact SNAP benefits. These rules differ state-by-state and should be reviewed accordingly.*

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 funding needs over the next couple of years. We have provided a few examples below.

ANTICIPATED ONE-TIME EXPENSES

[illegible]

TOTAL: \$

3. True Link Protection Visa Prepaid 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) - Do items / services requested include shelter expenses or cash?	☐ Yes	☐ No
	☐ Yes	☐ No
Medicaid	☐ Yes	☐ No
Medicare	☐ Yes	☐ No
SNAP	☐ Yes	☐ No
SSDI	☐ Yes	☐ No
Other:	☐ Yes	☐ No
Other:	☐ Yes	☐ No

TRUE LINK PROTECTION VISA PREPAID CARD	
Name:	
Last four digits on card:	

REQUESTOR	
Requested by:	
Requestor signature:	
Phone number:	

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

4. Sample Beneficiary True Link Protection Visa Prepaid Card Use Acknowledgement Form

The reloadable True Link Protection Visa Prepaid Card's online dashboard enables [NAME OF TRUST] to make disbursements for certain approved purchases. It also allows beneficiaries and their representatives the freedom to purchase approved items and services that can help enhance their quality of life. Please read the rules below before using the card.

TERMS OF USE

- It can only be used to purchase items or services deemed permissible by _____ (please review the list of permissible items and services below).
- It cannot be used to pay for items that are not in the best interest of the beneficiary, as deemed by the Trust or trustee; this may result in certain restrictions that prevent the purchase of items or services on the permissible list.
- It cannot be used to access cash in any way
 - No cash withdrawals at ATMs, in banks, or after a purchase
 - It cannot be resold or transferred for cash
 - It cannot be used to draw funds independently from the Trust account
- It cannot be used to pay for a service already paid for by another source.
- It cannot be used to purchase items considered in-kind support and maintenance by the Supplemental Security Income (SSI) program (i.e., shelter).
- The intent of the True Link Protection Visa Prepaid Card is that at all times when it is in the beneficiary's possession it cannot be used for shelter expenses or to get cash. If there is any attempt to evade these restrictions, access to the True Link Protection Visa Prepaid Card may be revoked and there could be severe negative consequences for your benefits.
- All purchases on the True Link Protection Visa Prepaid 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 Protection Visa Prepaid Card
- All receipts should be turned IN to _____ by _____
- Failure to send receipts may lead to a delay in your next disbursement or suspension of your True Link Protection Visa Prepaid Card

FUNDING SCHEDULE

- The True Link Protection Visa Prepaid Card will be loaded with funds when _____

PERMISSIBLE ITEMS OR SERVICES (NOTE: SETTINGS AND RESTRICTIONS 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 and food
- 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
- Grocery items
- Restaurants
- 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., shelter expenses or cash)
- 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 Protection Visa Prepaid Card. If these rules are not followed or if the True Link Protection Visa Prepaid Card is misused in any way, privileges will be revoked.

Printed Name

Signature

Date

5. Sample Letter to Beneficiary Using True Link Protection Visa Prepaid Card

[DATE]

Dear [NAME],

You will be receiving a True Link Protection Visa Prepaid Card in the mail. Its purpose is to make purchases that have been approved at the sole discretion of the trustee.

This True Link Protection Visa Prepaid Card is to be used for the purchases approved:

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

The specific uses of this True Link Protection Visa Prepaid Card have been detailed and agreed to by you in your signed Terms of Use Acknowledgement Form (copy enclosed). This is in addition to the Cardholder Agreement, Card Issuer Privacy Notice, True Link Financial Software Service Agreement, True Link Terms of Service and True Link Privacy Policy you agreed to.

IMPORTANT REMINDERS:

1. This True Link Protection Visa Prepaid Card CANNOT be used for:
 - a. Cash withdrawals
 - b. Payments for shelter expenses
 - c. Anything that has not been pre-approved
 - d. Other: _____
2. Receipts must be submitted for all purchases on it. Before funds will be reloaded, we must receive copies of receipts from you documenting that the only purchases made on the True Link Protection Visa Prepaid 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 True Link Protection Visa Prepaid Card online dashboard 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, 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 True Link Protection Visa Prepaid Card online dashboard settings to prevent that from happening again.
4. To check your balance and review the settings, you can call 1-800-299-7646. You can also enroll in text message alerts about balance and settings or check them online at www.truelinkfinancial.com/cardholder login.*

Sincerely,
[INSERT NAME]
[INSERT TRUST NAME]

*Standard text message rates, fees, and charges may apply.

6. Sample True Link Protection Visa Prepaid Card Online Dashboard Settings

This document provides you with tips about how to use True Link's Spending Settings to customize a True Link Protection Visa Prepaid Card to help align with the rules associated with needs-based benefits eligibility. You should still consult the most recent government program guides and trust-specific restrictions to ensure you have implemented the appropriate restrictions. Changes to the Spending Settings are effective immediately.

SUMMARY:

OPTION		DESCRIPTION
	Block specific transaction types	• Block categories of spending and specific merchants that are impermissible (e.g., utilities, 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	• 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	• 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

A

SPENDING SETTINGS OPTION A – BLOCK SPECIFIC TRANSACTION TYPES

Identify specific transaction types that you want to block.

The default Spending 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 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 can help protect against a third party abusing the True Link Protection Visa Prepaid 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 back with PIN purchases.

MERCHANT SETTINGS

- Click "Add merchant setting" to block or specifically allow purchases at a specific merchant.
- Consider blocking merchants that may be triggering to a beneficiary (ex: bars and liquor stores if addiction is a concern)

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, Financial Transactions, Gambling & Casinos, Hotels, Travel & Transportation, and Utilities.
- 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 SETTINGS**

This example assumes that all other Spending Settings that are not listed are allowed. Depending on your beneficiary's unique needs and the terms of their trust agreement, you may need to block additional transaction types to ensure they are protected.

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
SPENDING CATEGORIES	
BLOCK	Bars & Liquor Stores
BLOCK	Financial Transactions
BLOCK	Gambling & Casinos
BLOCK	Hotels
BLOCK	Jewelry Stores
BLOCK	Pawn Shops
BLOCK	Travel & Transportation
BLOCK	Utilities

B

SPENDING SETTINGS 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 Settings is to allow all transaction types. For Option B configuration, you will first need to block all transaction types in the Spending Settings. Then, you can carefully go back and select those categories of spending that you want to allow.

FIRST STEP

- Set all sliders and settings in the Spending Settings 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 can help protect against a third party abusing the True Link Protection Visa Prepaid 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 back with PIN purchases.

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, conflict with the terms of the trust or leave the beneficiary vulnerable to undue influence
- 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 SETTINGS**

This example assumes that all other Spending Settings that are not listed are blocked. Depending on your beneficiary's unique needs and the terms of the trust, 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

C

SPENDING SETTINGS OPTION C – ALLOW SPECIFIC MERCHANTS

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

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

FIRST STEP

- Set all sliders and settings in the Spending Settings 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 can help protect against a third party abusing the True Link Protection Visa Prepaid 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 back with PIN purchases.

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.

C

EXAMPLE SPENDING SETTINGS

This example assumes that all other Spending Settings that are not listed are blocked. Depending on your beneficiary's unique needs and the terms of the trust, 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