



2021 Virtual Winter Meeting MEET THE SPONSORS!



ACHIEVA Family Trust is pleased to once again serve as a sponsor for PAELA's 2021 Annual Winter Meeting. We have over 20 years of success in helping people with disabilities protect their government benefits through the use of special needs trusts. ACHIEVA Family Trust serves as Corporate Trustee for Pooled Trusts, Payback Trusts and Third-Party Trusts. We currently serve more than 2,400 beneficiaries throughout Pennsylvania and manage over \$180 million in trust assets. Our reasonable fees, low minimum of \$500 to open a trust and vast experience in the area of social services make us an attractive option for your clients with special needs.

In order to better meet the needs of the people we serve, Achieva Family Trust now has 3 Regional Trust Liaisons located outside of our office in Southwestern, PA. In addition to our Erie and Philadelphia Regional Trust Liaisons, we are pleased to announce that as of January 2021, we have a Regional Trust Liaison serving the Greater Capital Region specifically covering York, Adams, Lancaster, Lebanon, Dauphin, Perry, Cumberland and Franklin Counties. Please let us know how we can assist you in meeting the needs of your clients.

Of course, we miss being with you all at the beautiful Omni Bedford Springs Resort and hope to be able to see you all again soon! In the interim, please feel free to reach out to Jacki Connell, Esquire, Trust Attorney (jconnell@achieva.info) or Michelle Sipple, Vice President (msipple@achieva.info) regarding how Achieva Family Trust can assist you in better serving your clients.



AmeriServ Trust and Financial Services Company offers a wide array of traditional trust and investment management products and services in conjunction with its registered investment advisor affiliate, West Chester Capital Advisors. In addition, the trust company offers the following distinctive services:

- corporate fiduciary for individual and pooled special needs trusts;
- manager of unique trust assets, including oil/gas interests and commercial real estate;
- guardian of the estate for individuals who can no longer make financial decisions;
- financial advisor for retirement planning, including long-term care;
- and corporate executor for estates.

For more information, please contact:

Scott Porterfield

Vice President, Wealth Advisor

(724) 493-6847, sporterfield@ameriserv.com

Nicholas A. Urban, J.D.

Assistant Vice President, Personal Trust Officer

(724) 261-3940, nurban@ameriserv.com



Security for People with Special Needs since 1990
www.trustCCT.org 888-241-6039

Commonwealth Community Trust (CCT) is a non-profit organization that operates nationally and administers Pooled Special Needs Trusts (PSNTs) for individuals with special needs. Funds in the trust are pooled for investment purposes keeping administration fees low and providing greater opportunity for growth. CCT administers Third-Party, First-Party, First-Party Medicare Set-Aside and Military Survivor Benefit Plan PSNTs, that protect the beneficiary’s eligibility for SSI (Supplemental Security Income) and Medicaid benefits.

Founded in 1990, CCT has grown to serve more than 2,000 Beneficiaries throughout the United States. Our trustworthy staff has the experience and knowledge to understand the needs of people with special needs and the rules that protect Medicaid and SSI benefits. We are committed to helping our clients, advocates, and professionals with integrity, reliability and discretion. Please visit our website, www.trustCCT.org for more information.

Krause Financial Services is an attorney-led financial services firm specializing in crisis Medicaid planning through the use of Medicaid Compliant Annuities and other insurance products. For over 30 years, we have worked with elder law attorneys and their clients to accelerate eligibility for benefits and provide relief from the financial hardship of long-term care. Video Link: <https://medicaidannuity.wistia.com/medias/7g15426g77>



Katherine Turner

Education and Events Coordinator | **KRAUSE FINANCIAL SERVICES**

e: katherineturner@medicaidannuity.com

p: 866-605-7437 **f:** 866-605-7438

a: [1234 Enterprise Drive, De Pere, WI 54115](https://www.krausefinancial.com)

w: www.medicicaidannuity.com



Legacy Enhancement Trust is a national non-profit corporation established to assist individuals who are disabled or have special needs. The goal of our special needs trust is to protect you and your loved ones’ current and future assets by managing funds for supplemental needs and enriching your overall quality of life.

Your trust fund will be professionally managed and invested to provide long-lasting security and support. We strive to retain any public entitlements you or your loved one are owed, and work to assist with the needs not covered by benefits or insurance. Legacy Enhancement can assist you with every aspect involved in trust administration; including establishment of the trust, funds disbursement and bill pay, nurse care management, benefits coordination, and much more. Legacy offers a free consultation to help you get to know us and our services. In addition, they offer low-cost fees to establish and maintain a trust for beneficiaries, protecting your future and current assets. With Legacy Enhancement’s trust services, those who need it most can rest easier knowing that their legacy is preserved. The non-profit team is dedicated to providing an alternative to traditional and expensive asset preservation methods.



MINNESOTA LAWYERS MUTUAL
INSURANCE COMPANY

At **Minnesota Lawyers Mutual Insurance Co.**, lawyers professional liability insurance is

all we write. As a mutual company, we are owned by the lawyers and law firms we insure. We've returned a dividend to our policyholders every year since 1988, with the total amount surpassing \$60 million. We have a Financial Strength Rating of A (excellent) from A.M. Best. In addition to our broad coverage policy, we offer additional benefits to our insureds including 3 free CLEs per year. When you choose MLM, you're partnering with a company that you can rely upon and trust. You can apply for a quote online at www.mlmins.com or speak with your Regional Sales Director, Jeff Brien, at (215) 495-2866.



In 2010 a few Elder Law Attorneys asked us why there were no mortgage programs for real property held in an Irrevocable Trust. Since then we have built a division that specifically addresses this need. We offer a few borrowing options for Irrevocable Trusts and

have become a resource for Elder Law Firms Nationwide. We offer purchase & refinance borrowing options for real property in a revocable trust, irrevocable trust, and a life estate. We allow attorneys to concentrate on running their practice and serve families rather than searching for a lender to hopefully offer to finance real property in a trust. We will communicate with your office and assist the families you serve to acquire financing for any of their particular needs. We have a dedicated TEAM with combined lending experience of over 40 years.

"I met Frank through the New York State Bar Association and found him to be knowledgeable and honest about the mortgage market. The products represented by Frank and his TEAM are the most flexible we have found in terms of using them inside of irrevocable trusts, in particular the reverse mortgage product. His TEAM is extremely helpful with our clients in educating them on their options, and it has been a good reflection on our firm." NYSBA-Elder Law Attorney



FRANK MELIA - CMPS

VP Senior Lending/Reverse Manager
NMLS: 62591
O: 631-794-3511 | M: 516-729-3438
F: 888-324-4677
E: fmelia@quonticbank.com
425 Broadhollow Rd., Suite 302 Melville, NY 11747



Since 1988, Residential Resources has been providing housing and related services to those with special needs in Southwestern Pennsylvania. We have become a "go to" source offering turn-key services for your client's needs, ranging from current home assessments, expert testimony, property searches, existing home

accessibility design, home modifications, contractor bidding and construction management. Our services are designed with a focus on client centered needs to provide the best fit solutions that work within your budget. Each of our professional staff are Certified Aging in Place Specialists (CAPS) with the National Association of Home Builders and two members are certified instructors for Aging in Place and Universal Design.



The Family Heritage Trust Company (FHTC), headquartered in Frederick, Maryland, is a locally owned non-depository, bank chartered, independent trust company. FHTC serves clients in Maryland, Delaware, Pennsylvania, Virginia, West Virginia and the District of Columbia. Founded in 2007, The Family Heritage Trust Company offers fiduciary trust, investment

management, account administration, bill paying and estate settlement services to its clients. Because FHTC is a representative office of Midwest Trust Company, it offers clients institutional money management services as well. FHTC gladly accepts accounts of any size and has an affinity for handling Special Needs Trusts. The Family Heritage Trust Company has in excess of \$150,000,000 million assets under management,

Sandra Miller, ChFC, Sr. VP or Jane Moore, Vice President will be happy to address your questions. They can be reached at smiller@fhtrust.com, jmoore@fhtrust.com or 301-631-5900; 855-869-5900 (toll free); 301-631-5901 (fax); www.fhtrust.com.



True Link

True Link Financial, Inc. is a financial services firm dedicated to serving people with disabilities and older adults. Our trust administration software, recordkeeping platform, and the True Link Protection Visa® Prepaid Card were designed specifically for special needs trusts and other fiduciary vehicles to support trustees and their trust's beneficiaries. When combined with our investment services provided by True Link Financial Advisors, LLC, our financial tools can help trustees save time and provide even more assistance to those they serve.

Special Thanks to True Link Financial for their valued assistance with the VIRTUAL part of PAELA's 2021 Winter Meeting. We could not do it without you!