

What is the Master Pooled Trust?

The Arc of Texas

MASTER POOLED

trust

A Pooled Trust

Assets from multiple people with disabilities are pooled together for investment purposes, but each person has a separate account within the trust. Pooled Special Needs Trusts (SNT) must be managed by a nonprofit organization.

The Arc of Texas

MASTER POOLED

trust

The Arc of Texas Master Pooled Trust (MPT) is a SNT that has served Texans with disabilities and their families for more than 25 years.

Our person-centered approach – compassionate and streamlined – provides a solution for managing funds while protecting eligibility for benefits, and empowering individuals to achieve their goals.

The Arc of Texas Master Pooled Trust

Managing funds while preserving benefits eligibility
for Texans with disabilities

The Arc of Texas

MASTER POOLED

trust



The Master Pooled Trust is right for your situation if...

DISABILITY

- Beneficiary must meet the Social Security Administration's definition of a person with a disability

TEXAN

- Beneficiary must be a Texas resident at the time the trust is established

CASH ASSETS

- Only cash assets or items that can be changed into cash assets are accepted. ***Assets such as stocks, real property, homes, mineral rights, physical possessions, etc. are NOT accepted.***



The Arc of Texas serves as the manager of the Master Pooled Trust and handles day-to-day operations.



Quick Facts

The Master Pooled Trust (MPT) has **four master trust agreements already drafted** to meet Social Security Administration and Medicaid requirements.

- All four help protect benefits.
- Individuals can join by completing our Joinder Agreement.

The MPT has **more than 2,000 active sub-accounts** which are **pooled** together for investment purposes.

- Pooling sub-accounts allows us to keep fees to a minimum.
- Sub-accounts do NOT have a minimum or maximum amount requirement.
- The MPT can only accept cash assets. ***Assets such as stocks, real property, homes, mineral rights, physical possessions, etc. are NOT accepted.***



I



II



III



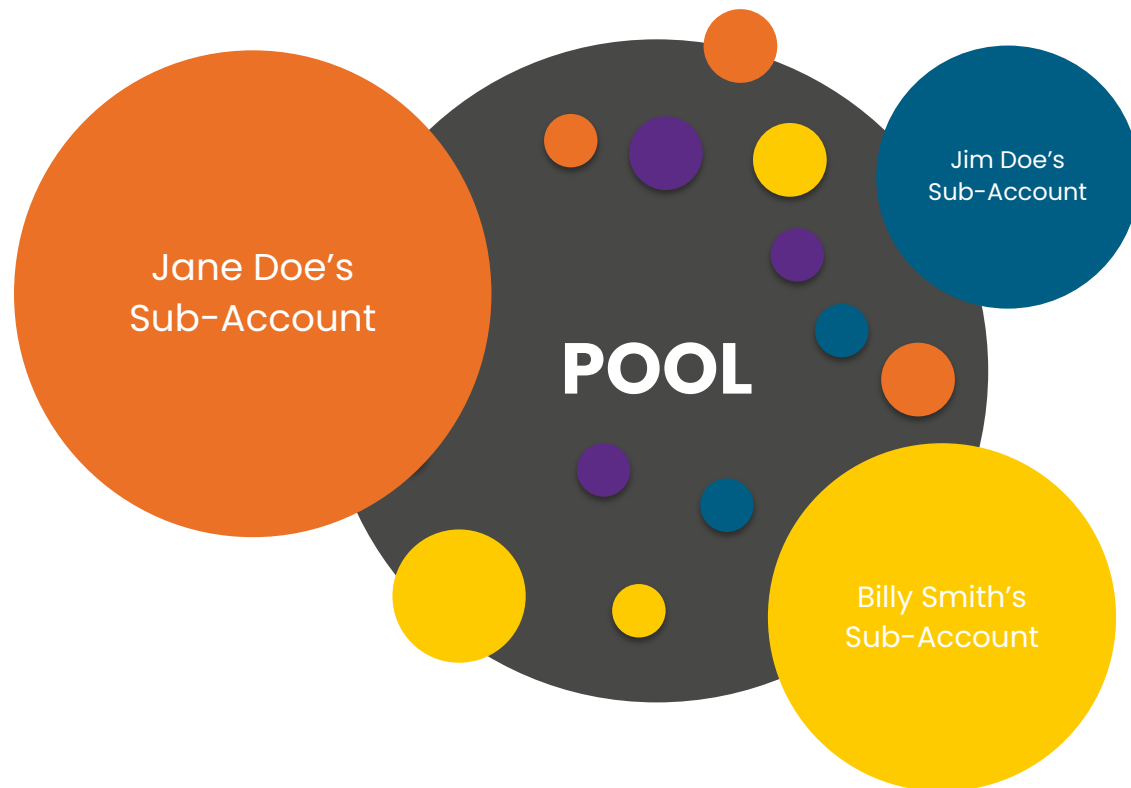
IV

How it Works

Each beneficiary has their own sub-account within the Master Pooled Trust.

Beneficiaries only have access to their own personal sub-account.

Funds from all sub-accounts are pooled and invested. Each beneficiary shares in the earnings or losses based on the balance of their sub-account.



EXAMPLE

Let's say MPT total assets are \$100,000,000.

If you have \$1,000,000 in your sub-account, your earnings equal 1% of pooled returns.

Fees

The Master Pooled Trust is **a low-cost alternative**.

- Enrollment fee is \$600 (non-refundable)
- Annual fees
 - Minimum: \$300
 - 1.75% on the first \$50,000
 - 1.25% for \$50,000–\$100,000
 - 1% for over \$100,000
- Annual fees are NOT required for unfunded sub-accounts.

See the Joinder Agreement for a complete list of fees.



EMAIL

trust@thearcoftexas.org

PHONE

512-454-6694
or 1-800-252-9729

FAX

512-454-4956



LEARN MORE AND ENROLL
thearcoftexas.org/mpt

The Arc of Texas

MASTER POOLED

trust

GET DISABILITY RIGHTS NEWS AND RESOURCES

- Visit thearcoftexas.org
- Subscribe to our emails
- Follow @TheArcOfTexas

