



## A guide to a Disabled Persons Trust

A Disabled Persons Trust is a legally binding instruction which can be implemented into your Last Will & Testament.

### How does a Disabled Persons Trust Work?

A Disabled Persons Trust is a vital addition to your Last Will & Testament if you are planning on leaving any proportion of your estate to a loved one who is disabled or has severe learning difficulties. The purpose of a Disabled Persons trust is to appoint your executors /trustees to legally manage the provisions which have been left to the person.

### Why is a Disabled Persons Trust important to protect my loved ones?

Leaving your estate to your loved one who is vulnerable can often

have undesirable effects if the proportion of the estate which is left is not put into trust. This commonly results in state assisted care and any benefit being stopped as receiving the estate will more often than not result in your loved one being exceeding the means testing threshold.

### How would a Disabled Persons Trust stop this from happening?

The trust allows the proportion of the estate being gifted to the vulnerable person to be managed by the executor or trustee. As a result of this the trust works as a ring fence around the inheritance meaning the assets being left in the Will would not be subject to means testing as it would not form part of the beneficiaries estate.

Please speak to one of our specialist advisors for more information on this product.