

Important Notice About Your Trust Assets

PLEASE READ THIS NOTICE CAREFULLY. IT CONTAINS IMPORTANT INFORMATION THAT COULD AFFECT YOUR TRUST AND THE AVAILABILITY OF CASH TO MEET YOUR MONTHLY SUPPLEMENTAL NEEDS.

To Trust Grantors and Beneficiaries

Included with this Notice is an Income & Expense Questionnaire that helps you to provide us with a reasonable estimate of your monthly needs. **IT IS EXTREMELY IMPORTANT FOR YOU TO COMPLETE AND RETURN THIS QUESTIONNAIRE SO THAT ADEQUATE LIQUID ASSETS WILL BE ON HAND TO MEET YOUR MONTHLY NEEDS AND TO HELP AVOID POTENTIAL LOSSES.** Please read the information that follows below carefully because it explains how the investment policies of The Center for Special Needs Trust Administration, Inc. could affect your assets and the availability of how much cash you have on hand to meet your monthly needs.

Trust Investment Policies

Funds within your Trust are invested and allocated between growth and income with a certain amount retained in a cash management account. Funds are retained in a cash management account so that there are liquid assets available for fulfilling distribution requests in a timely fashion. If you request a distribution that exceeds the assets retained in your cash account, it may be necessary to liquidate assets before your request can be honored. While you would ultimately receive your distribution under these circumstances, the better practice is to plan ahead and avoid liquidating assets unnecessarily. **BEING FORCED TO LIQUIDATE ASSETS COULD RESULT IN DELAY AND/OR POSSIBLE LOSSES IN YOUR ACCOUNT IF MARKET CONDITIONS ARE UNFAVORABLE AT THE TIME OF LIQUIDATION.** WHILE YOUR ENTIRE ACCOUNT IS SUBJECT TO FLUCTUATING MARKET CONDITIONS, IT IS IN YOUR BEST INTEREST TO RETURN A COMPLETED QUESTIONNAIRE SO THAT ADEQUATE ASSETS CAN BE RETAINED IN YOUR CASH MANAGEMENT ACCOUNT.

What Happens if You Do Not Return the Enclosed Income & Expense Questionnaire

Default Provision Pertaining to Assets: To help ensure that cash reserves are adequate for meeting your initial supplemental needs, we will hold your entire initial deposit in a cash management account. If we receive your completed questionnaire within two weeks of your receiving this notice, we will retain the amount of cash that you specify and place the remaining balance in the market. If we do not receive your completed questionnaire within this two-week period, the default provisions described immediately below will apply.

Default Provision Pertaining to Cash Account: In the event that you do not return your completed questionnaire within two weeks of the date that you receive this notice and cash needs questionnaire, we will make our own determination as to what amounts should be retained in your cash management account. Our determination will be guided by meeting your monthly supplemental needs, but all such determinations shall be final and binding on you until such time as we receive a completed cash needs questionnaire from you to the contrary. You will always be able to change how much is retained in your cash account. However, by not returning your completed questionnaire within two weeks, you are agreeing to abide completely with any and all of our determinations and the consequences of our determinations. We may also, at our election, make future determinations about your account absent written instructions from you.

Your Ongoing Duty to Inform Us of Material Changes

It is your affirmative duty to inform us of any material changes in your circumstances. A material change in your circumstances is any change that affects the amount of cash necessary to meet your monthly supplemental needs.

Please send your completed questionnaire to:

The Center for Special Needs Trust Administration, Inc., 4912 Creekside Drive, Clearwater, FL 33760;
or fax to (727) 894-4036. If you have any questions, please call us at (727) 894-4489.