

“

I have peace of mind, as SNTC will manage my sons' monthly expenses for their care needs when my wife and I are no longer around.

”

Mr Buang has set up 2 SNTC trust accounts in 2019 for both his sons with intellectual disabilities.



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A Lifelong Gift
For Your
Loved One With
Special Needs



SNTC Trust and Special Needs Savings Scheme

An initiative by



Supported by



Who are we?

SNTC is the only non-profit trust company in Singapore set up to provide **affordable trust services** for persons with special needs.

SNTC is also a **registered charity** with an **Institution of a Public Character status**.

We partner with the **Public Trustee's Office** to manage and invest the trust funds.

We also administer the **Special Needs Savings Scheme (SNSS)** for the Ministry of Social and Family Development (MSF).

What is SNSS?

SNSS was developed by MSF in partnership with the CPF Board. It is not a trust but a type of CPF nomination.

Instead of a lump sum payout to their nominees upon their demise, CPF members can specify a monthly payout to their nominees with special needs. No fees are levied and CPF interest will continue to be earned.

You can nominate to:

- ✓ your child¹ who is a Singaporean/PR, and either
- ✓ requires assistance in at least 1 Activity of Daily Living (ADL)², or
- ✓ attends/has attended a Special Education School

To apply:

Download the application form from www.sntc.org.sg

If approved, CPF members must bring the MSF's approval letter to CPF Board to complete their SNSS nomination.

¹ Non parent-child relationship requires special approval.

² The 6 ADLs are washing, dressing, feeding, toileting, mobility and transferring.


What is an SNTC Trust?


It is a legal arrangement for SNTC to hold monies for your dependant with special needs ("your beneficiary"). A minimum of \$5,000 is required as the initial deposit to set up the trust account.


This trust account can also receive gifts under your will, insurance and CPF Cash nomination.

Funds are disbursed to your beneficiary upon your demise or incapacity according to your wishes set out in a [Letter of Intent](#).

We stand out in 3 ways:

 The principal value of the trust fund is [guaranteed](#) by the Government.

 Our [experienced social work-trained Case Managers](#) work with the caregiver on [future care arrangements and expenses](#) of your beneficiary to develop a personalised [Care Plan](#). This is then set out in a [Letter of Intent](#).

 [Home visits](#) are conducted periodically to check on your beneficiary's well-being.

SNTC Trust's Fees

With MSF's support, our fees are kept affordable to empower you to plan early and provide for your loved one with special needs.

This table does not reflect fees payable to the Public Trustee's Office.

Fee Type ³	Fee Before Subsidy	Subsidy by MSF	Fee After Subsidy
One-Time Set-Up	S\$1,500	90%	S\$150
Annual Pre-Activation	S\$250	100%	S\$0
One-Time Activation	S\$400	90%	S\$40
Annual Post-Activation	S\$400	90%	S\$40

You can set up an SNTC Trust Account for:

- ✓ a Singaporean/PR,
- ✓ residing in Singapore, and
- ✓ is a person with special needs⁴

³ SNTC's fees and MSF's subsidies may be subject to change.

⁴ SNTC's definition of Persons with Special Needs refers to those whose prospects of engaging in education, training, employment and/or recreation are substantially reduced due to physical, sensory, intellectual and/or developmental impairment (including mental disabilities).

Do you have these concerns?

- ☐ How do I go about planning for the long-term care of my dependant with special needs and how much to set aside for his/her future care?

Make an appointment today to develop a FREE Care Plan with our Case Managers!

The Care Plan works out projected costs for accommodation, living and medical expenses over your dependant's lifetime.

- ☐ How can I safeguard his/her monies or inheritance for his/her future care needs?
- ☐ Can I avoid burdening relatives or friends with managing his/her financial matters when I can no longer do so?

Register for our regular inhouse talks that explain our services.

Visit www.sntc.org.sg or www.facebook.com/SNTCSG for more details.