

About Special Needs Trust Company

SNTC is a not-for-profit trust company and a registered charity. We are also a partner of the Public Trustee's Office. As a fully owned subsidiary of SG Enable, we provide affordable trust services to safeguard monies set aside by caregivers to fund the long-term care needs of their dependants with special needs. SG Enable is the focal agency for disability and inclusion in Singapore, supported by the Ministry of Social and Family Development.

Find out more:

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📍 298 Tiong Bahru Road #10-01,
Central Plaza, Singapore 168730

Scan for more info:



www.sntc.org.sg

Supported by:



Gift Of A Lifetime

The GOAL Sponsorship Scheme



To: My Special Child

This gift is just as special as you are. It is made possible by a caring community who believes just as much as we do, that you have a future and that your quality of life should be maintained even when we are no longer around.

Therefore, take heart and be encouraged, for there are many who care deeply and give generously. With their support, we are confident that your future is assured.

From: Mom and Dad



Why GOAL?

The reasons below call for more monies when planning for future care:



Advances in healthcare



Outlives caregiver



Longer life expectancies

GOAL's purpose is to give hope.

By following a plan, families can be empowered to:



save money



provide for their child with special needs

What is GOAL?

GOAL is a sponsorship scheme. Purchase a term policy with coverage of up to \$300,000 from the Great Eastern Cares Term Plan, with proceeds to be paid into the child's Special Needs Trust (SNT) account upon the passing of the insured parent.

- 1 GOAL sponsors an initial \$5,000 deposit into your child's SNT account.
- 2 The parent commits to a plan with minimum top-ups to the trust account, in order to receive additional matching donations of up to S\$5,000. These funds are used to pay the premiums of the Great Eastern Cares Term Plan¹.

How to qualify*?

- Meets the definition of "a person with special needs" as approved by the Public Trustee's Office, Singapore
- Each child can only be sponsored once;
- Meet household per capita income requirement
- Has no ownership of any private property

*Reach out to SG Enable to find out more.

How much is payable?

Age Next Birthday	Mother			Father		
	30	35	40	30	35	40
Without GOAL Sponsorship						
Premiums payable for entire policy term ²	\$14,418	\$17,069	\$22,236	\$17,583	\$21,352	\$27,095
With GOAL Sponsorship						
Minimum premiums payable for entire policy term ³	\$3,000	\$4,000	\$7,000	\$4,000	\$5,500	\$11,000

Before activation, we help you

- Build a care plan to meet your child's changing needs
- Review your assets for the trust as part of care planning

Upon activation, we



Ensure flow of monies into your child's trust account



Conduct periodic reviews to check on your child's well-being



Disburse funds according to your wishes set out in the Letter of Intent



Work with appointed caregiver to manage your child's care needs from the trust fund

¹ We do not receive any referral fees from Great Eastern on Great Eastern Cares Term Plan, which is offered on a non-advisory basis or any other insurance products. As part of their corporate social responsibility, Great Eastern is underwriting the Great Eastern Cares Term Plan at very special premium rates and without any commission, to help parents provide for their special needs children. Through a combination of parent's minimum top-up to the child's trust account and the matching GOAL donation, the trust fund can pay for the insurance premiums.

² Policy term coverage up to age 100. Premium rates are for non-smokers with standard health condition. Figures are rounded up to the nearest SGD.

³ Minimum trust top-up is \$500 per year and must cover the annual premium to the nearest \$100 over a specified number of years.