

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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Scan for more info:



www.sntc.org.sg



Your Legacy of Love and Care



Supported by:

SG ENABLE
Inclusive society. Enabled lives.

Special Needs Trust & Special Needs Savings Scheme

What is Special Needs Trust?

A legal arrangement for SNTC to hold monies for your dependant with special needs (your beneficiary).

Special Needs Trust (SNT) Pathway:

-  Open an SNT account with an initial fund of S\$5,000
-  Receive gifts under your will, CPF cash and insurance nominations
-  Disburse funds to the beneficiary upon your passing or incapacity according to your wishes set out in the Letter of Intent

What is Special Needs Savings Scheme?

Developed by MSF in partnership with CPF Board, Special Needs Savings Scheme (SNSS) is not a trust but a type of CPF nomination.

Instead of a lump sum payout to your nominees when you pass on, you can specify a monthly payout. No fees are levied and CPF monies will continue to earn interest.

Plan Today for Their Tomorrow

We Stand Out in 3 Ways:

1. Guaranteed



The principal value of the trust fund is guaranteed by the Government.

2. Reviews



Reviews are conducted periodically to check on your beneficiary's well-being.

Setting up a Special Needs Trust account

With MSF's support, our fees are affordable – empowering you to provide for your loved one with special needs.

You can set up a Special Needs Trust account for a beneficiary who is:

- a person with special needs²
- a Singaporean/PR, and
- residing in Singapore

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

¹ Fees required to set up an SNT account and subsidies provided by MSF are subject to change.

² As defined by Singapore's Enabling Masterplans, a "person with special needs" refers to those whose prospects of securing, retaining places and advancing in education and training institutions, employment and recreation as equal members of the community are substantially reduced as a result of physical, sensory, intellectual and/or developmental impairments. This may also include persons with mental disabilities.

Who can you nominate?

- Your child who is a Singaporean/PR, and either
- Requires assistance in at least 1 Activity of Daily Living (ADL)³, or
- Attends/has attended a Special Education (SPED) school

³ The 6 ADLs are washing, dressing, feeding, toileting, mobility and transferring.
For more information, visit <https://www.enablingguide.sg/adl>

3. Personalised Care Plan



Our experienced Case Managers, trained in social work, will advise you on the future care arrangements and expenses as we develop a personalised care plan for your beneficiary.