

**THE ARC OF INDIANA MASTER TRUST  
TRUST I AND TRUST II COMPARISON**

What follows is not intended as a definitive distinction among these options. This comparison is intended to provide some basic differences among the options and help you clarify more specific questions of concern to you.

<b>TOPIC</b>	<b>TRUST I</b>	<b>TRUST II</b>
<b>Enrollment Fee</b>	\$680 (increases slightly each year)	\$1000
<b>Consulting Fee</b>	\$642 for accounts up to \$100,000	Sliding scale
<b>Frequency of Use</b>	No limit	Twelve times per year, in addition to regularly recurring bills
<b>Investments</b>	Mutual Equity and Bond funds, Money Market	EE savings bonds; checking account (no interest)
<b>Time of Funding</b>	At Donor's option (usually at death)	At enrollment
<b>Remainder to The Arc</b>	No	Yes
<b>Remainder to the State</b>	No	Yes, reimbursement for Medicaid costs as required by law
<b>Expected Duration</b>	Full actuarial life*	Less than full actuarial life; perhaps as brief as a few years
<b>Funding Required</b>	Trust I has a minimum that increases Periodically	No minimum and no maximum
<b>Tax Preparation</b>	Yes	No
<b>Donor</b>	Usually not the person with the Disability	Usually the person with the disability

\* Trust I provides for possible disbursements even if the Beneficiary's account is completely depleted at actuarial life. No such provision applies to Trust II.