



 **COAST MENTAL HEALTH**

At Coast Mental Health, we know that with compassion and courage, recovery from mental illness is possible. Thanks to support from donors and other funding partners, we provide British Columbians with the three essential pillars of sustained recovery:

- * Housing
- * Support Services
- * Employment & Education

For more information on Coast Mental Health, visit coastmentalhealth.com or call **604-872-3502**

MAIN OFFICE

293 East 11th Avenue, Vancouver, BC

Open weekdays
8 am - 4 pm

For more information, please call
604-675-2321 or email trust@coastmentalhealth.com

[coastmentalhealth.com/
pillar-services/#TrustProgram](http://coastmentalhealth.com/pillar-services/#TrustProgram)

TRUST PROGRAM

Living with a mental illness can leave you vulnerable, both to your own mistakes and to others taking advantage of you.

Coast Mental Health's disability trust program helps you protect and manage your financial assets.

293 East 11th Avenue, Vancouver, BC
Open weekdays from 8 am to 4 pm





WHAT IS A DISABILITY TRUST?

In simple terms, a trust is where someone (the Trustee) holds money or other assets for someone else (the Beneficiary). A trust may be created by family members concerned about a loved-one's well-being, or by someone looking for help in protecting their own money.

British Columbians receiving “persons with disability” (PWD) benefits have a restriction on the amount of assets they can hold.

However, money placed in a disability trust is considered an exempt asset in the eyes of the provincial government. As a result, persons with disability trusts are able to benefit from a lump-sum payment (such as an inheritance) and improve their quality of life without losing their PWD benefits.

COAST'S TRUST PROGRAM

Coast is authorized under provincial regulation to administer trust funds of up to \$500,000 within British Columbia. The trust program has been operating since 1998 and has approximately 300 trust clients and \$13 million under management.

Funds placed in Coast's trust program can be used for disability-related purposes, including anything that promotes the independence of the beneficiary.

Through support services like our trust program, we help clients discover their strengths and potential; build the skills to manage their mental health; and lead richer lives.

ELIGIBILITY & SAFEGUARDS

Coast's disability trust program is generally for people living with a mental illness. However, Coast makes exceptions in certain situations for individuals with other disabilities.

While most Coast trust clients receive PWD benefits, it is not a requirement for participation in the trust program, as some clients receive CPP or private insurance benefits.

All income and expenses of the trust are separately accounted for and account statements are provided annually.