

# ROOTED IN SUPPORT. GROWING IN SERVICE.

The Disability Foundation 2018 Annual Report



THE DISABILITY  
FOUNDATION

## MESSAGE FROM LEADERSHIP



**Brittany O'Diam, Board Chair**  
**Greg Darling, Executive Director**

At The Disability Foundation, we are proud of our ability to touch the lives of people in meaningful ways. While we are a small organization, we are serving hundreds of people in Ohio in mighty ways and growing more each year.

What began in 1996 as a task force looking at the feasibility of offering pooled trusts has grown to more than 800 individual participants and \$20 million in assets. More importantly, since the first trust was written in 1998, The Disability Foundation has distributed nearly \$12 million to individuals, providing the means for a vast array of needs, such as college tuition, wheelchair ramps, home repairs and more. While the uses of individuals' pooled trusts can be varied, each trust helps someone with a disability or disadvantage to improve his or her quality of life in ways that are often not possible for individuals relying on public benefits.

In 2018 we established 87 new accounts and distributed more than \$2 million to our beneficiaries. We're proud of our accomplishments and hope you'll share our pride as you read this Annual Report.

## 2018 HIGHLIGHTS

- ▶ Grew to nearly 800 trust accounts across 36 Ohio counties
- ▶ Established 87 new accounts
- ▶ Distributed more than \$2 million to beneficiaries
- ▶ Grew assets under active management to more than \$20 million
- ▶ Received a financially healthy status from Charitable Gift Annuity Risk Audit completed by national expert
- ▶ Began electronically transmitting deposits and distribution requests, reducing time to receive payment and increasing security
- ▶ Strengthened and refined internal accountability updating procedures
- ▶ Refined website to make it more user-friendly

## POOLED COMMUNITY TRUSTS EXPLAINED

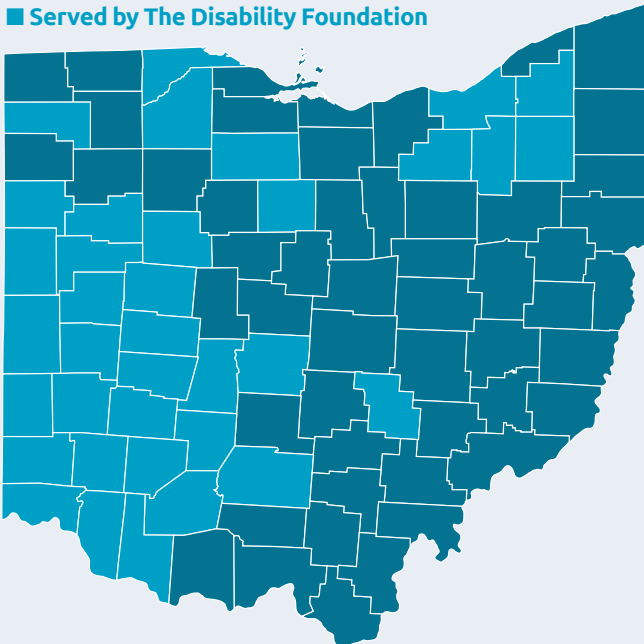
**The Ohio Community Pooled Annuity Trust (OCPAT)** is an account that will provide a lifetime plan of payments, backed by our sponsoring organization, The Dayton Foundation. When a donor sets up an account in this trust, an annuity calculation is made and a monthly benefit determined. Each month that amount is credited to the individual's spending account. A major advantage of this trust is that the monthly benefit is guaranteed for the life of the individual.

**The Ohio Community Pooled Flexible-Spending Trust** provides an option for families who do not want the annuity limitation in the OCPAT. The only limit on the amount that can be spent is the amount in the individual's account. This provides more flexibility if a major purchase is required.

## SPREADING OUR ROOTS

Since our inception in 1996, The Disability Foundation now administers trusts in 36 Ohio counties.

### Served by The Disability Foundation



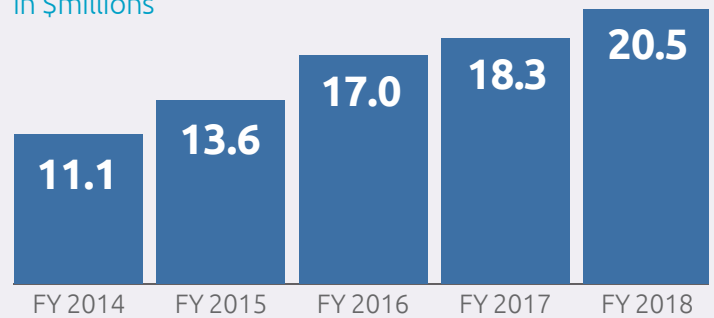
### About The Disability Foundation

Members of the Board of Trustees for The Disability Foundation are appointed by The Dayton Foundation. The Disability Foundation is a Type I Supporting Organization under the auspices of The Dayton Foundation. The Disability Foundation maintains its own 501(c)(3) tax exempt status and receives the backing from The Dayton Foundation to support daily activities and monitor financials.

## THE DISABILITY FOUNDATION BY THE NUMBERS

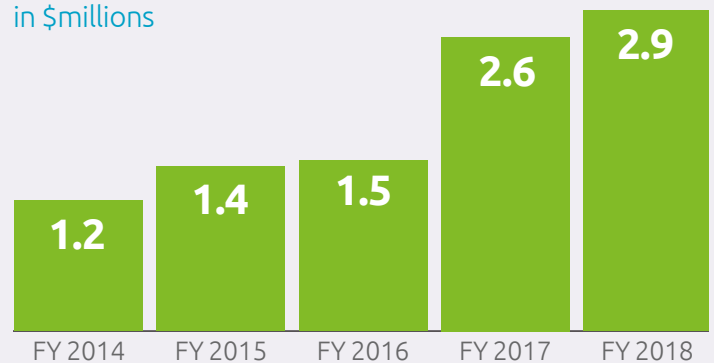
### Growth in Assets under Active Management

in \$millions



### Distributions to Beneficiaries

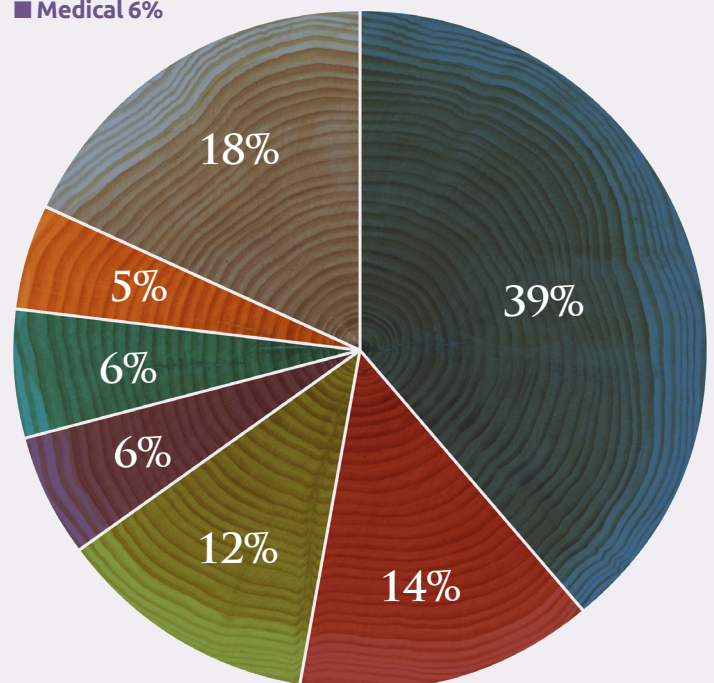
in \$millions



### How the Trusts Are Used

Fiscal Year 2018

- Social Support 39%
- Professional Services 14%
- Personal Needs 12%
- Medical 6%
- Burial/Funeral 6%
- Taxes 5%
- Miscellaneous 18%





## LIVES BEING CHANGED... MEET LINDA

Linda fancies travel and has utilized her trust to enjoy seeing local sites and far off places. In the past 11 years she has visited Krohn's Conservatory and the Cincinnati Zoo, and made trips to her brother's beach house in South Carolina and Yellowstone National Park. Like so many individuals with disabilities relying on Social Security or Medicaid, resources to pursue personal travel would not be available without a trust – opportunities that enhance Linda's quality of life.

## LIVES BEING CHANGED... MEET JOSEPH

"As an attorney who works with families with disabled love ones, I feel fortunate to have The Disability Foundation as a source to protect and provide for my clients. I always know I can trust that my clients' assets will be protected and that my clients' best interest is always the Foundation's top priority. With their help, my clients receiving necessary benefits have a way to protect assets and be able to enhance their lives, not just survive. My clients are often surprised, but always grateful, for how the Foundation helps change the lives of our beneficiaries for the better."

– Joseph A. Downing, elder law and special needs attorney,  
Tipp City, Ohio



## LIVES BEING CHANGED.... MEET RAYMOND

Raymond loves country music so when he caught wind of a country music-themed cruise he was all in. Setting sail from Tampa, Florida, the country music cruise stopped in Key West, Cozumel and Costa Maya with nearly 20 country western singers on board for performances throughout the trip. Raymond heard the likes of Charley Pride, The Oak Ridge Boys, Brenda Lee, Lee Greenwood, Tanya Tucker and others, and had the time of his life. Raymond's trust account was able to fully fund the trip and make land side trips, souvenirs and even a massage possible.



## PLANTING SEEDS FOR FUTURE GROWTH

Not only do we look forward to being able to serve more people in Fiscal Year 2019, we have some exciting new growth opportunities ahead:

- ▶ For the first time, we will be offering grants to people with disabilities or disadvantages, further enhancing individuals' quality of life.
- ▶ We will launch the Third Party Trust that will not have a Medicaid Payback provision, which means a trust will now be able to be funded by money from anyone in the beneficiary's life and will no longer be restricted to family members.

As the year progresses, more information will be available on our website. Check in frequently to keep tabs on our growth.

## BUDDING OPPORTUNITIES

Sharing our mission and services is one of the best ways to reach more people. Often people have never heard of a pooled trust to know how it could benefit them. This year we presented at the statewide Ohio Bar Association Elder Law Institute and at a family forum sponsored by United Rehabilitation Services. We also shared our services as an exhibitor at the Ohio Providers Association Fall Conference, and the Dayton Bar Association Probate Law Institute. If you know somewhere we could share our message, please contact us.

## NURTURING, PERSONALIZED ATTENTION

Personal attention and accountability are top priorities for The Disability Foundation staff. We take our responsibility to our beneficiaries and families very seriously and are often on a first name basis with the individuals we serve. It's this personal connection and attention to detail that so many of our clients trust when it comes to establishing a trust for their financial resources.

### Board of Trustees (pictured right)

Left to right: Shari Cooper (Goodwill Easter Seals Miami Valley), Joe Zoke, Marion Jackson, Gussie Jones, Patricia Ioas (Elders Advisory Services), Brittany O'Diam (O'Diam & Stecker Law Group), *Chair*, Nancy Banks (Montgomery County Board of Developmental Disabilities Services), Tiffany Kellner (UBS Financial Services), Tom DeRoss, Jessica Jenkins (Montgomery County), Joe Baldasare (The Dayton Foundation). Not pictured: Kathy Rearick (Goodwill Easter Seals Miami Valley), Michelle Sundgaard (Pickrell, Schaeffer and Ebeling).

### Our Deep Roots

#### Founding Supporting Organizations:

Clark, Greene, Miami and Montgomery County Boards of Developmental Disabilities  
 Greene & Montgomery County Alcohol, Drug Addiction & Mental Health Services Boards  
 The Cornett Memorial Foundation  
 The Brighter Tomorrow Foundation  
 The Gorman-Hewitt-Ayars Memorial Fund  
 The Greater Dayton Mental Health Foundation  
 The Moore Foundation  
 United Rehabilitation Services  
 The Dayton Foundation

#### Members of First Board of Trustees:

Judy LaMusga, *President*; Jeffrey Vernoy, *Vice President*; Stan Eichenauer, *Secretary*; Edward Marrinan III, *Treasurer*; Herman Menapace; Mark Conway



### The Disability Foundation

40 N. Main Street, Suite 500  
Dayton, Ohio 45423  
937-225-9939  
disability-foundation.org



THE DISABILITY  
FOUNDATION