

WITHSTANDING CHALLENGES: WE'LL BE HERE

The Disability Foundation 2020 Annual Report

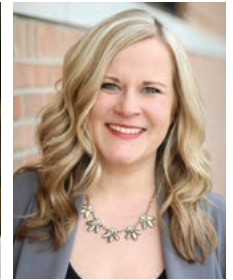


MESSAGE FROM LEADERSHIP

In times of uncertainty, we all look to constants to help us navigate change with strength. Like a strong tree weathering a storm, The Disability Foundation has been steadfast in its commitment to provide financial options that enable individuals with disabilities or disadvantages to improve the quality of their life.



*Gregory Darling,
Executive Director*



*Brittany O'Diam Horseman,
Board Chair*

Despite the challenges of the pandemic in the last three months of the year alone, we established 39 new trust accounts, received \$1,510,355 in deposits and distributed \$743,601 back to our beneficiaries to help them improve their quality of life in ways that are often not possible for individuals relying on public benefits.

Our employees continue to work remotely, and, while that hasn't been without challenges, we've done everything we can to make sure funds can be received and distributed during these times.

We are confident we're sharing our mission and capabilities and reaching more people who need our services because we continue to receive inquiries and open new accounts for clients across the state. When we receive these referrals from families, attorneys, financial advisors and individuals, you can trust that we'll be here to continue to provide financial options for people with disabilities no matter what they may be facing.

2020 HIGHLIGHTS

- Created 122 trust accounts for individuals with disabilities, our best year since 2015
- Awarded over \$57,000 in grants to nonprofit organizations serving people with disabilities who had been negatively impacted by the pandemic (funds came from growth of the deceased beneficiary fund)
- Expanded use of debit cards to provide independence to beneficiaries with oversight provided by The Disability Foundation
- Increased number of individuals using electronic deposit
- Created comparison materials to assist people considering a STABLE account
- Served individuals in 38 counties across Ohio, an increase from 36 last fiscal year
- Grew active management accounts to over \$26M
- Began to offer direct payment of wireless bills, substantially reducing the time for payment

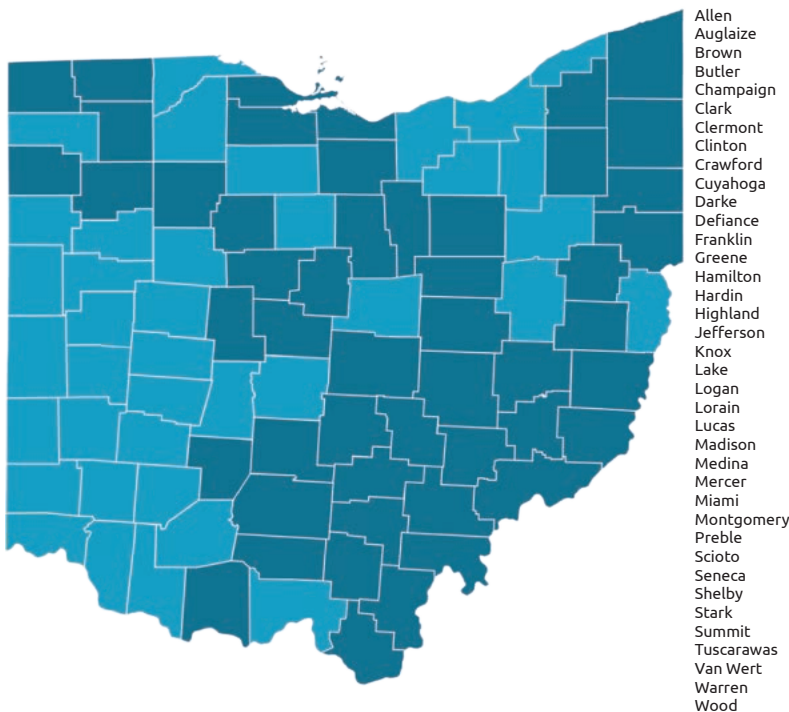
POOLED COMMUNITY TRUSTS EXPLAINED

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 funds in the individual's account. This provides more flexibility if a major purchase is required.

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 is 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.

SPREADING OUR ROOTS

Since our inception in 1996, The Disability Foundation now administers trusts in 38 Ohio counties.



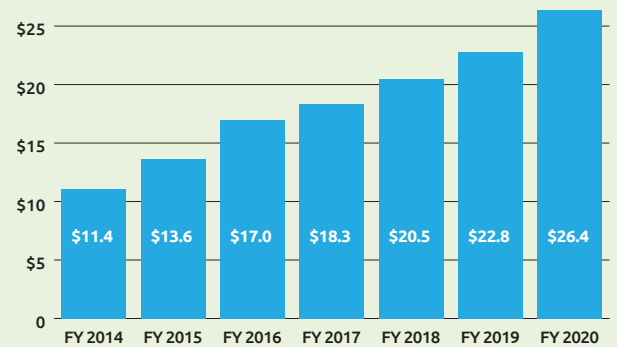
HOW THE TRUSTS ARE USED

Our beneficiaries have used their funds both to enhance their quality of life and foster independence often with creativity:

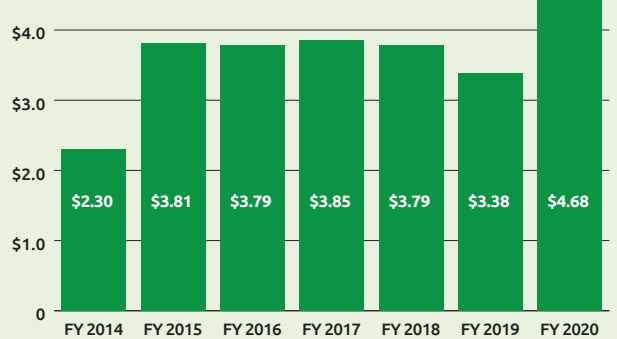
- Golf cart rental for Jellystone Resort vacation
- Home security system
- Telescope
- Handicap accessible van purchase
- Uber services
- Massages
- Vehicle purchase
- Vehicle maintenance and insurance
- Model kits/hobbies
- Guitar lessons
- Home nursing care not covered by Medicaid
- Sewing machine

THE DISABILITY FOUNDATION BY THE NUMBERS

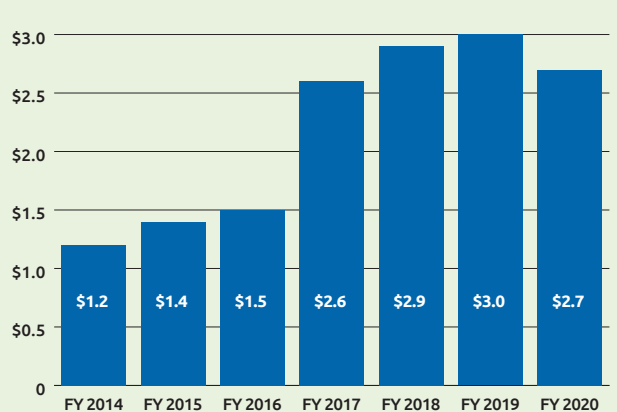
Growth in Assets under Active Management
in \$millions



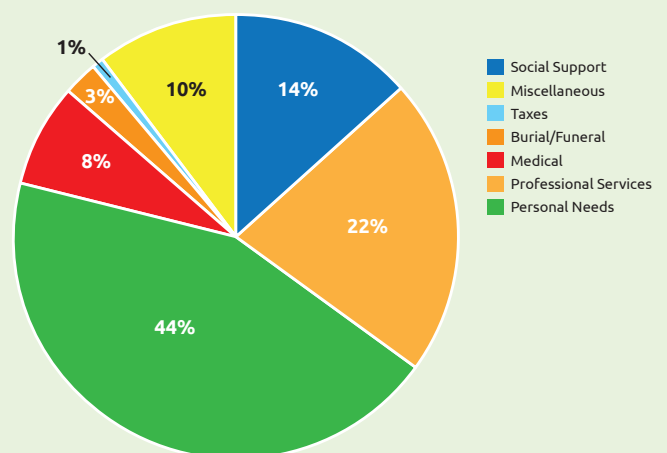
Contributions into Trusts
in \$millions



Distributions to Beneficiaries
in \$millions



How the Trusts Are Used
Fiscal Year 2020





LIVES BEING CHANGED... MEET ERIC

When Eric received funds from a settlement, he knew he would have to establish a pooled special needs trust. Eric has a disability and is unable to work, so he relies on benefits to pay his bills. His budget was always tight, and he was not able to do some of the things he wanted to do, relying on others for support. With his trust, he has not only been able to purchase a car and cover related expenses, but he also purchased computer equipment and health supplies that insurance did not cover. He was also able to afford some model kits – building models is something Eric enjoys in his spare time.

"In these uncertain times, I keep busy putting models together and working with computers," Eric said, two things he wouldn't be able to purchase without his trust. "I am happy and grateful to be a part of The Disability Foundation. They have always helped me with whatever I needed to make my life better."

Since the pandemic began, Eric has made six distributions from his trust for things such as car-related expenses, cable TV, and entertainment costs. He is confident that he can rely on The Disability Foundation to ensure that he has prompt access to his funds whenever he needs them.



LIVES BEING CHANGED... MEET STEFAN

Melissa Lemmon spent decades dedicated to ensuring her son, Stefan, diagnosed with Pervasive Development Delay/Autism at age 3, received as many advantages that would help him become an involved community member. Whether it was through his education, opportunities to travel or employment at Dayton Children's, she took charge with

energy. However, planning for the day when she wouldn't be there to help with his daily financial decision was not something easily tackled.

"Just thinking about not being around and Stefan having to manage without me was, truthfully, painful," says Lemmon. "I put it off. Told myself I had ample time." Then the Covid 19 pandemic hit, and she couldn't ignore the need to prepare financially for Stefan's future.

With advice from her attorney, Lemmon looked into options provided by The Disability Foundation through The Dayton Foundation. After researching and talking with the director, she decided to establish a Testamentary Trust account. "Knowing that money dedicated for Stefan would be handled by experts in money management, and then requests from Stefan and those advising him would be carefully reviewed to ensure appropriate use, removed the fear and concern. He is in good hands for many years to come."

Lemmon is also impressed with the option for helping others in the area living with disabilities, as she, herself, left the marketing world to take up a second career as a special education teacher. "Should Stefan's trust funds outlive him, the money can then be put to good use for others living with disabilities."



GRANTS – COVID-19 RELIEF

When the pandemic hit, we decided to reevaluate our grant process and solicit new requests to support nonprofits during COVID-19. We received 83 applications totaling over \$850,000. Through the investment growth of our Deceased Beneficiary Fund, we were able to award over \$57,000 in grants to local nonprofits serving people with disabilities.

Friends of the Castle Centerville - \$5,000
Restocking food supply

Goodwill Easterseals Miami Valley - \$2,170
Support for clubhouse members during remote operations

United Rehabilitation Services - \$10,000
Virtual programming for delivery of services; adding touch screen and smart boards to the classrooms

We Care Arts Kettering - \$6,000
Virtual arts work program

Ohio Valley Voices - Loveland - \$2,500
Services to children

Therapeutic Riding Institute - \$10,000
Funds to keep the program going during the pandemic, feed horses, purchase of Personal Protection Equipment

TAC Industries Springfield - \$9,000
Support virtual academy

I Am Boundless – West Carrollton - \$7,000
Personal Protection Equipment; sanitation supplies

Toward Independence Xenia - \$5,000
Personal Protection Equipment

“Your gift is truly changing lives! Thank you for The Disability Foundation’s recent grant of \$2,170 to Miracle Clubhouse, where individuals with mental illness are embraced in a community that develops their strengths and eliminates stigma. These funds will be used to purchase a Zoom subscription, portable hand washing station, outdoor canopy and a GoPro camera for Miracle Clubhouse.”

– Goodwill Easterseals Miami Valley

“On behalf of the staff and clients at We Care Arts, I would like to thank The Disability Foundation-COVID-19 Focused Grants for its grant of \$6,000 which will support the implementation of our new employment services training program at our Town & Country Gift Shop.”

– We Care Arts

OPPORTUNITIES FOR GROWTH

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 All Ohio Legal Forum, Ohio Elder Law Institute, Dayton Bar Bench Conference and the Medicaid Round Table in Cincinnati. If you know somewhere we could share our message, please contact us.

BOARD RECOGNITION

The Disability Foundation Board of Directors consists of 12 dedicated professionals from the Dayton community, including elder law attorneys, financial planners, individuals living with disabilities and human services professionals.

Board list

Brittany O’Diam Horseman (chairperson),
O’Diam & Estess Law Group

Elizabeth Durnell-Maier (vice-chair), Durnell Maier Law

Patricia Ioas (treasurer), Elders Advisory Services, LLC

Joseph B. Baldasare, The Dayton Foundation

Gussie Jones, Retired from Greene County Board of Developmental Disabilities (GCBDD)

Joe Szoke, Retired from Alcohol, Drug Addiction and Mental Health Services Board (ADAMHS)

Ashley Burke, Burke & Pecquet, LLC

Blair Cornell, UBS Financial Services, Inc.

Dr. Pamela Combs, Montgomery County Board of Developmental Disabilities Services (MCBDDS)

Marion Jackson, Retired from Alcohol, Drug Addiction and Mental Health Services Board (ADAMHS)

Shari Cooper, Goodwill Easterseals Miami Valley

Jessica I. Jenkins, Human Services Planning & Development Department Montgomery County

Kathy Rearick, Goodwill Easterseals of Miami Valley

Tom DeRoss, Retired from Fifth Third Bank

John B. White, Ohio Masonic Home



THE DISABILITY
FOUNDATION

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About the Disability Foundation

The Disability Foundation is a Type I Supporting Organization under the auspices of The Dayton Foundation. The Disability Foundation maintains its 501c3 tax-exempt status and receives the backing from the Dayton Foundation to support daily activities and monitor financials.