

SERVICE AND GROWTH: HELPING THE COMMUNITY BLOSSOM.

The Disability Foundation 2019 Annual Report



MESSAGE FROM LEADERSHIP

The Disability Foundation is growing and we're proud of how we are impacting people's lives every day. Like a tree, you might miss our growth from one year to the next unless you take a closer look, so let us show you.

Much of this year was spent reflecting on what we do and how we do it, with a focus on strengthening our

systems to safeguard the integrity of the organization and improving the quality of service we offer to beneficiaries and ways to protect their accounts and dreams.

We focused on building relationships with seniors, the legal community and organizations that work with individuals with developmental disabilities. This allows us to continue to reach individuals who could improve their quality of life with our services.

We are most proud of awarding over \$38,000 in grants to neighboring nonprofit organizations working to improve the lives of people with disabilities through investment growth from the Deceased Beneficiary Fund. You can read more about how the funds are being used in this report.

Without the ever-increasing trust and support of financial advisors, attorneys and residential providers across the State of Ohio that continue to refer our services to new clients, we couldn't do what we do. Thank you.

Brittany O'Diam Horseman, Board Chair

Greg Darling, Executive Director

2019 HIGHLIGHTS

- ▶ Awarded over \$38,000 in grants to nonprofit organizations serving people with disabilities through investment growth of the Deceased Beneficiary Fund
- ▶ Made possible the use of debit cards to provide independence to the beneficiaries with oversight by the Disability Foundation
- ▶ Began offering electronic deposit services into accounts
- ▶ Continued to solidify working relationships between our trusts and STABLE account beneficiaries, allowing easy transfer of funds to STABLE accounts, where applicable
- ▶ Established trust accounts for individuals living in 17 different Ohio counties
- ▶ Grew active management accounts to over \$22M
- ▶ Created 92 trust accounts for individuals with disabilities
- ▶ Continued to evaluate and refine communication tools to reach individuals who could benefit from our trust options



MEET KELLY ROBERTS

Networked with elder law attorneys in the Cleveland area, when Kelly Roberts had a client with a need for a pooled trust, she was confidently referred to The Disability Foundation. After completing the process of opening a pooled trust for her client, she knows why. **The personal interaction, professionalism and responsiveness from the staff at The Disability Foundation are second to none she said.**

“Being guided through the process and having a resource available to answer questions and requests made me confident that we were doing everything correctly,” Roberts said. “The partnership alleviated a lot of stress that freed me up to address other concerns within my practice.”



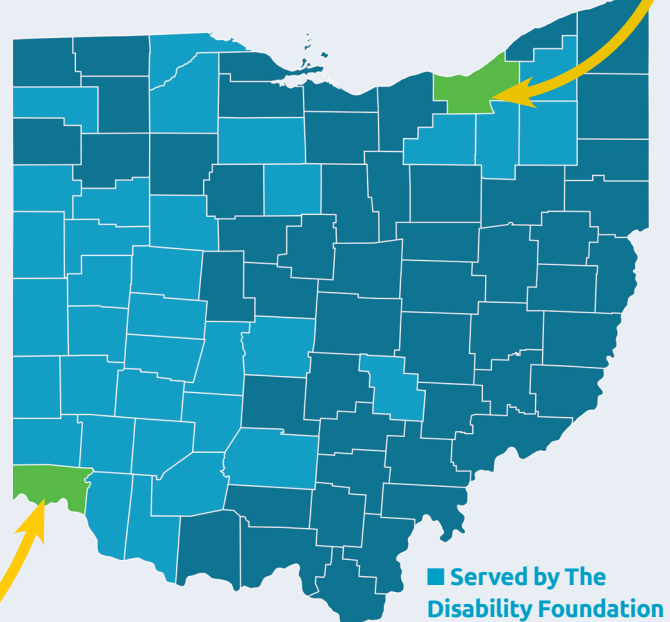
POOLED COMMUNITY TRUSTS EXPLAINED

The Ohio Community Pooled Flexible-Spending Trust provides an option for families who do not want the annuity limitation in the Ohio Community Pooled Annuity Trust. The only limit on the amount that can be spent is the amount in the individual’s account. This provides 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 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 36 Ohio counties.



MEET LINDA BOLIN

For more than ten years, Linda Bolin, guardianship attorney from the Cincinnati area, has been working with The Disability Foundation to preserve her clients’ resources, protect their benefits and reduce legal costs. Even a relatively simple guardianship is an expensive process in terms of legal costs. The Disability Foundation offers a way to accomplish many of the same services at significantly reduced fees. **Bolin said The Disability Foundation offers a simple, user-friendly and convenient process to set up the account and to deposit or withdraw funds.** She noted that staff is readily available, responsive and flexible which is especially appreciated when an urgent matter arises.



LIVES BEING CHANGED: MEET LEANDRA

Leandra has a shining personality and wins people over wherever she goes. Born with a condition that went undiagnosed until she was 25 years old, Leandra, now 33, has mild to moderate cognitive delays and easily contracts infections so she's in and out of hospitals frequently as a result of Kabuki Syndrome.

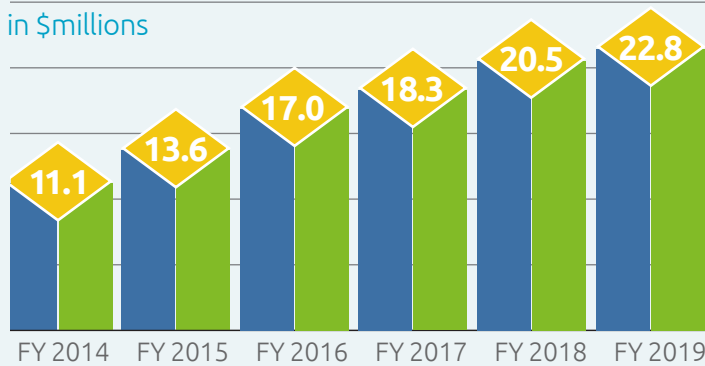
A few years ago, Leandra's father passed away, leaving Leandra with an inheritance. Because of Leandra's SSI benefits, her mother, Rita, knew she had to protect Leandra's financial wellbeing and reached out to The Disability Foundation to establish a pooled trust.

"We decided that her money could go to things that she wanted and normally she wouldn't have in her life," Rita said. "When her dad died, I was just finishing up nursing school, and we lived on a limited budget for a long time, so I couldn't give her a lot of stuff."

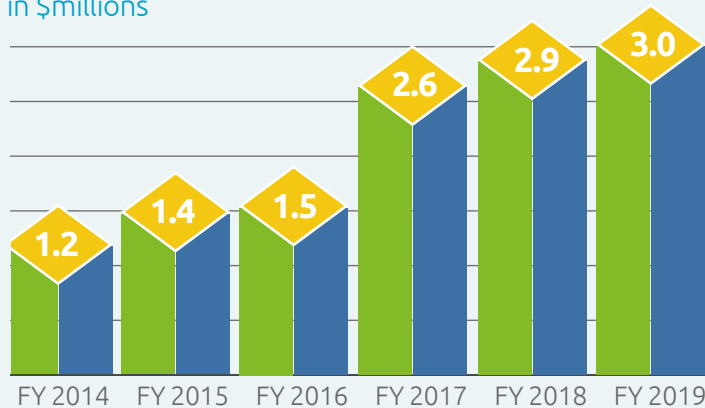
Now, Leandra can use her funds on the things that make her happy, like trips to Disney, accessories for her American Girl Dolls, playing on a recreational baseball team, hearing her favorite bands and spending time with friends singing karaoke.

THE DISABILITY FOUNDATION BY THE NUMBERS

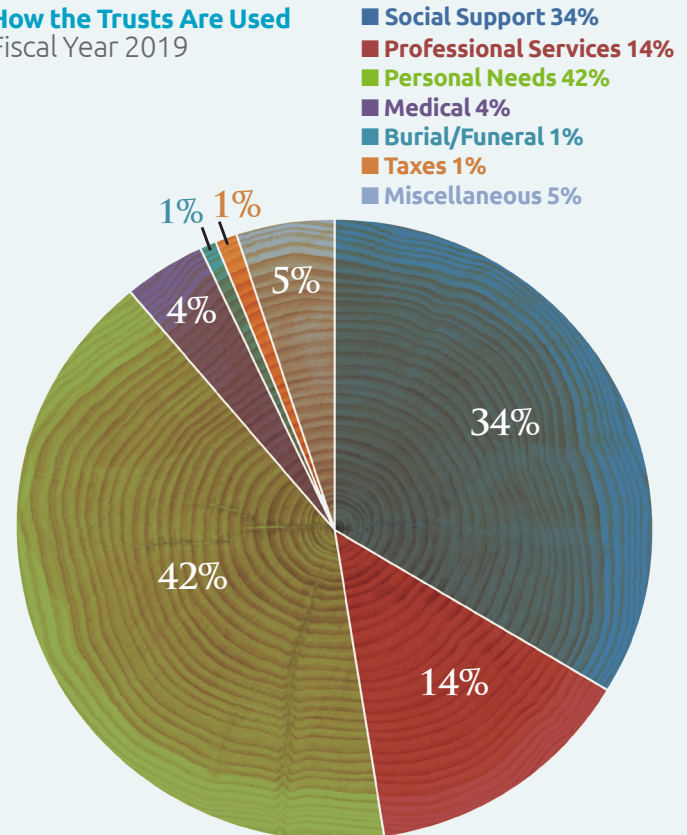
Growth in Assets under Active Management
in \$millions



Distributions to Beneficiaries
in \$millions



How the Trusts Are Used
Fiscal Year 2019



Creative use of funds: chimney and water pipe repair, Ham-vention event, horseback riding lessons, passport, spa days, talk tablet for speech therapy, materials for in home imitation therapy.

Uses of funds fostering independence: AAA membership, bus passes, car purchase, car repairs, driving lessons, senior transportation

INVESTING IN OUR COMMUNITY

Through the investment growth of our Deceased Beneficiary Fund, we were able to award over \$38,000 in grants to local nonprofits serving people with disabilities. We received 19 requests totaling over \$160,000 from which our grant committee, including five board members and representation from the Dayton Foundation, chose these worthy recipients:

Abilities First, Middletown, Ohio | \$6,750

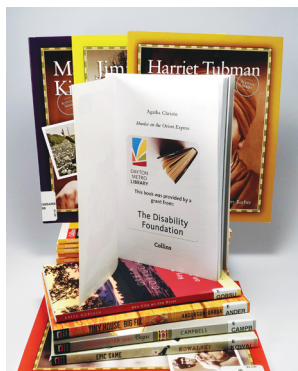
Inclusive outdoor playground

We Care Arts, Dayton, Ohio | \$6,000

Software to improve client database

Dayton Metro Library, Dayton, Ohio | \$7,000

Books for those with disabilities



"The grant from The Disability Foundation made a direct impact to ensure that we have many compelling books available for all levels of reading ability. But more than just offering books, this influx of titles helps to reinforce the role of the Library as a safe and welcoming destination for people of all abilities to seek out information, entertainment, and togetherness. Together with TDF and our many partners, we can leverage these books to foster a greater sense of inclusion."

Joy Ride, Dayton, Ohio | \$6,750

Tents for special events for kids with disabilities

"This financial support was instrumental in allowing our organization to purchase two large tents for our events. Purchasing these tents has significantly decreased event rental costs and allowed JoyRide to refocus our budget to serve even more kids with special needs!"



Senior Resource Connection, Dayton, Ohio | \$4,000

Computer upgrades for those with special needs

"Through a generous grant from The Disability Foundation, we were able to acquire new desk calculators, Quickbooks software, higher-powered computers and 24" monitors. Improved efficiency enables us to better meet the needs of our clients, which helps relieve their feelings of depression and hopelessness. Thank you for your support!"

United Rehabilitation Services, Dayton, Ohio | \$7,721

Fleet upgrades to help people with disabilities access the community

Community inclusion is an important part of the programs URS offers to adults with disabilities, and these vans allow our clients to experience activities in our community



including Dragon's games, libraries, fire stations, restaurants and theater performances.

BOARD OF TRUSTEES

The Disability Foundation Board of Directors consists of 15 dedicated professionals from the Dayton community, including, elder law attorneys, financial professionals, individuals living with disabilities and human services professionals.



Left to right: Patricia Ioas, Elders Advisory Services; Tom DeRoss; Cussie Jones; Brittany O'Diam Horseman, O'Diam & Estess Law Group; Ashley Burke, Burke & Pecquet LLC; Joe Baldasare, The Dayton Foundation; Elizabeth Durnell-Maier, Lovett & House Co., LPA; Michelle Thompson, Ulmer & Berne; Marion Jackson; Kathy Rearick, Goodwill Easterseals Miami Valley; Joe Szoke
(Not pictured: Shari Cooper, Goodwill Easterseals Miami Valley; Tiffany Kellner, UBS Financial Services; Jessica Jenkins, Montgomery County; John White, The Ohio Masonic Home)

The Disability Foundation

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THE DISABILITY
FOUNDATION

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 own 501c3 tax exempt status and receives the support from The Dayton Foundation to conduct daily activities and monitor financials.