



CAPITALFIRST

TRUST COMPANY

Distribution Request Process Special Needs Trust

Occasionally the need may arise for funds that are not specifically mentioned in your trust document's payment schedule (e.g. medical expenses, education expenses, tax liability payment). The following outlines Capital First's distribution process, which you can refer to when requesting funds. Please note that if distributions require Capital First to liquidate trust assets in the event the trust does not hold enough money market funds to process the request immediately. This process may take 7 to 10 business days.

- 1.) **Submit Request** – All requests for distributions must be signed by the Beneficiary (or an authorized representative on behalf of the Beneficiary) and submitted in writing via mail, fax or an authorized email account to your Trust Service Administrator. Enclosed in this packet of materials are four *Distribution Request Forms*, which explain the information necessary for Capital First to start processing the request.
 - 2.) **Approval/Denial** – The Trust Service Administrator (TSA) will review your trust document to determine whether the request can be approved. Requests for large disbursements may need to be taken to the Trust Committee, which is held weekly.
 - 3.) **Notify Beneficiary** – The TSA will contact the person requesting the unscheduled distribution with the decision to approve or deny the request.
 - 4.) **Liquidate Assets** – Once approved, the necessary investments may need to be liquidated to make cash available.
 - 5.) **Process Payment** – Unless otherwise instructed in writing, the TSA will send a check, via US Mail, to the address we have on record. Checks typically take 2-5 days to receive. Federal Express next-day delivery is available for a \$40 fee. Capital First can also deposit the funds into a checking or savings account via Wire Transfer for a \$30 fee
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