



REDINGER LAW OFFICES PLLC

Special Needs Trusts

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Areas of Practice



REDINGER LAW OFFICES PLLC

- Adult Guardianship
- Minor Guardianship
- Special Needs Trusts
- Estate Planning
- Probate
- Family Law

Specialty in complicated and high asset divorces and matters involving children/people with Special Needs

- Divorce
- Parenting Plans
- Support Orders
- Personal Injury

Denise Redinger, Senior Attorney
18 years legal experience owning
the firm and 45 years as a member
of the disability community.

About Us

- ❖ Christina Schnalzer, Associate Attorney - 5 years experience in family law.
- ❖ Gabrielle Apana, Associate Attorney Barred in 2024. Practicing in guardianships and special needs trusts/estate planning since 2023.
- ❖ Travis Bjork, 10 years experience as a Senior Paralegal and Office Manager, and 3 years experience as Court Visitor.

Creating a Special Needs Trusts



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Why do I need to create the special needs trust?

- For myself
- Daughter or Son
- Someone else

First Party Special Needs Trusts



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- Shelter and protect assets of a person with disabilities who must keep assets under \$2K.
- When is a First-Party Special Needs Trust is needed?
 - Entitlement benefits
 - Personal injury settlements
 - Educational or malpractice settlement
 - Shelter wagers
 - Other income that cannot be spent down on a timely basis

Third Party Special Needs Trusts



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- Used to shelter and protect assets gifted to a person with disabilities who must keep assets under \$2K.
- When is a Third-Party Special Needs Trust is needed?
 - Estate plans
 - Gift money to a person on government entitlement benefits

Special Needs Trusts: How do they work?



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- Trustee cannot be the person who is on the disability benefits
- Used to supplement, not replace, government benefits
- Discretionary

Attorney Written Trusts vs Developmental Disabilities Life Opportunities Trust



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- Applies to both First Party and Third Party Trusts
- Cost
- Ease of Use
- Trustee Roles
- Investment Plans

How do ABLE accounts differ from Special Needs Trusts?



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Maximums for ABLE accounts must be adhered to for the account not to affect government benefits.

- Maximum balance is \$100K
- Maximum deposits per year not to exceed IRS annual gift tax exclusion per year (\$19K in 2026)
- Created online at <https://www.washingtonstateable.com>

Contact Us



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- Schedule a free 10-minute phone consultation online or over the phone.
 - Phone Number: 206-774-0900
 - <https://www.redingerlaw.com/>
- For longer appointments we can meet you near your home or office anywhere in Northwestern Washington or in our beautiful office with breath taking views of Elliott Bay and the City.

