



Guidance Carolina

Providing person-centered financial and healthcare decision-making support since 1979.

Guidance Carolina: Where Financial Stewardship Meets Compassionate Care Management

Guidance Carolina is a private, nonprofit organization serving individuals with disabilities and older adults across North Carolina by combining fiduciary services with wraparound care management. Grounded in compassion and accountability, Guidance Carolina takes the time to know each client as a whole person - their history, relationships, and evolving needs. Our person-centered mission ensures that every financial decision supports dignity and quality of life.

We partner with financial professionals and institutions through two clear paths:

1. First-Party and Third-Party Pooled Special Needs Trusts

When a financial professional or institution does not serve as trustee of special needs trusts or when an existing trust no longer meets institutional requirements, Guidance Carolina can serve as trustee through our pooled special needs trust options, providing a practical solution when a trust balance falls below minimum funding thresholds, administrative costs become disproportionate, or the beneficiary requires wraparound care management in addition to trustee services. Our pooled structure offers cost efficiency while ensuring benefit compliance, fiduciary oversight, and coordinated care so both financial stewardship and quality of life are fully supported.

2 Guardianship and Power-of-Attorney Services

When a financial professional or institution serves as trustee, Guidance Carolina can act as a court-appointed Guardian or Agent under Power of Attorney (POA) for the trust beneficiary. In this role, we handle personal, medical, and day-to-day decision-making and provide wraparound care management, while the trustee retains full responsibility for asset management and fiduciary oversight. This partnership creates clear role separation, reduces risk and liability, improves distribution accuracy through real-time insight into beneficiary needs, and resolves common challenges such as lack of family decision-makers, family conflict, or the need for ongoing advocacy and supervision.

Guidance Carolina Referral Checklist – When to Consider a Nonprofit Partner

☐ Trust Size & Viability

- ☐ Trust balance below institutional minimums
- ☐ Administrative costs disproportionate to value
- ☐ Trust would benefit from pooled administration

☐ Special Needs Trust Complexity

- ☐ Beneficiary receives SSI, Medicaid, or other means-tested benefits
- ☐ Distributions require frequent compliance review
- ☐ Trust activity driven by day-to-day support needs
- ☐ Requests extend beyond traditional financial management

☐ Care Management Needs

- ☐ Ongoing care coordination required
- ☐ Staff time consumed by non-financial issues
- ☐ Active monitoring of services needed
- ☐ Trust outcomes depend on real-time understanding of needs

☐ Guardian / POA Gap

- ☐ Beneficiary lacks decision-making capacity
- ☐ No suitable family member available
- ☐ Family conflict complicates decisions
- ☐ Care management support would reduce fiduciary risk

☐ Institutional Risk & Oversight

- ☐ Financial institution asked to act outside fiduciary role
- ☐ Documentation or compliance risk increasing
- ☐ Greater role clarity would benefit all parties

☐ Client & Family Considerations

- ☐ Concerns about long-term advocacy or continuity
- ☐ Uncertainty about who will oversee care as needs change
- ☐ Coordinated trust, care, and fiduciary solution desired

If you checked any of the above, Guidance Carolina can help by:

- ☒ Accepting smaller or less efficient trusts into our pooled special needs trusts
- ☒ Managing complex special needs trusts with intensive care coordination
- ☒ Serving as Guardian or Power of Attorney while the financial institution remains trustee

Whether you are an attorney, financial planner, non-profit or for-profit provider of services, we are here to assist you and your clients in navigating the services and supports available for older adults and individuals with disabilities. To learn more about Guidance Carolina's services or to refer a prospective client to us, please contact our **Client Intake Coordinator** at **336-273-5389**.