

MUIS
SPECIAL
NEEDS
TRUST
SCHEME



Majlis Ugama Islam Singapura
(Islamic Religious Council of Singapore)

What is this scheme about?

The Muis Special Needs Trust Scheme is a joint partnership between Majlis Ugama Islam Singapura (Muis) and the Special Needs Trust Company (SNTC) that aims to provide financial support for families having persons with special needs (PSN).

Through this scheme, eligible families with PSNs will receive support to set up a trust SNTC, thus safeguarding the well-being and long term needs of their loved ones when there is no longer a caregiver for them.

SNTC is a Singaporean non-profit trust company with Institution of Public Character (IPC) status, supported by the Ministry of Social and Family Development (MSF).

Through the trust, the monies for the PSN will be protected and the trustee will manage the monies to provide for their living needs.

What is the quantum of assistance?

Muis will sponsor up to S\$10,000 per PSN to set up an SNTC trust account, of which S\$5,000 will cover the initial capital to set up the trust, and the balance amount of up to S\$5,000 will be disbursed subsequently on a matching contribution basis.

What are the eligibility criteria?

- A** The proposed beneficiary meets SNTC's definition of "a person with special needs" as approved by the Public Trustee's Office, Singapore
- B** Household income not exceeding \$8,000 or Per Capita Income (PCI) not exceeding \$2,000
- C** Settlor is above 21 and not an undischarged bankrupt
- D** The PSN beneficiary is a Muslim
- E** The PSN is a Singapore Citizen or Permanent Resident (PR) residing in Singapore

Frequently Asked Questions

What are the permissible wealth instruments for injection of funds into the trust account?

To support the trust beyond the initial cash injection, various Islamically permissible wealth planning tools described below are allowed:

- a. Insurance Nomination
- b. HDB Joint-Tenancy with PSN
- c. CPF Nomination
- d. Cash Injection
- e. Will of assets to SNTC Trust for PSN
- f. Other Instruments approved on a case-by-case basis by Muis

What if I have more than 1 special needs dependents in my family?

Your case will be reviewed and handled on a case-by-case basis by both SNTC and Muis. Do provide any supporting documents during the holistic needs assessment.

If I have existing insurance policies, can it be considered for injection into the trust account?

Yes. You can nominate the proceeds from your existing insurance policies to trust account.

I do not have much assets. How do I ensure that there are sufficient monies in the trust fund for my loved ones?

You may wish to contact SNTC to identify and assess your dependent's needs through a holistic needs assessment and review of available assets for their future financial care and support.

Is this permissible according to the Islamic Law?

In June 2015, the Fatwa Committee studied the permissibility of Muslim families with PSN setting up a trust and decided that any trust made by a Muslim which would benefit his/her disabled dependent with special needs is a permissible wealth disposition instrument in Islam and will not be subject to faraidh (Islamic inheritance jurisprudence).

How can one apply for this scheme?

1

Contact SNTC for an appointment with a Case Manager

2

Parent/Guardian of PSN (Settlor) visits SNTC

3

SNTC will carry out a holistic needs assessment, identify eligibility for scheme and develop a Care Plan

4

Upon approval, Muis will disburse \$5,000 per trust fund account created

5

Settlor injects own assets into Trust Fund

6

Muis to contribute a matching grant up to \$5,000 for each trust depending on amount injected



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