

# How to Navigate...

# the

# Minors' Trust Program

**Tunica-Biloxi Indian Tribe  
of Louisiana**



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# Tunica-Biloxi Indian Tribe of Louisiana



## *Welcome!!*

### **To the Tunica-Biloxi Indian Tribe of Louisiana Minors' Trust Program!!**

It is a pleasure to have your family join this circle of members whose children are beneficiaries of the Tribe's Minors' Trust...a program to help start a savings account in the name of your child. It is the sincere hope of your tribal leaders that through strategic business operations and endeavors, your young one will receive deposits into an account established by the Tribe's primary trust administrator when you signed the PC#30--Trust Adoption Agreement form at the time your child was enrolled in the Tunica-Biloxi Indian Tribe of Louisiana.

Initially, the trust accounts received only gaming profits from the tribally owned Paragon Casino Resort in Marksville, Louisiana. It is the intent of tribal leadership that future business ventures may yield financial returns that may also be contributed to the trusts.

Starting at age 16, and sometimes sooner when possible, your young tribal member will be required to participate in tribally sponsored financial education sessions, online or in person, to help prepare them for the future and how best to manage their savings. Topics like financial budgeting and planning for an individual, a family, for the needs of today and the future, and similar themes will be introduced to them through these educational sessions. This informative program is meant to supplement your own teachings, to foster a team effort, if desired, to prepare our young tribal members to be responsible citizens of this tribal nation, to be self-reliant as much as possible, to face whatever the future holds.

The next page introduces you to the structure of this program, how it came to be, the authorities whose actions oversee, monitor, and support our tribal Trust program. The Indian Gaming Regulatory Act, 1988, (also known as IGRA) gave rise

to the development and expansion of Indian casino gaming. The National Indian Gaming Commission was set up to regulate the activities that followed the passage of that legislation.

Simultaneously, the Department of Interior's Bureau of Indian Affairs established the Office of Indian Gaming, the division responsible for working with tribes to craft and approve Revenue Allocation/Distribution Plans. These plans are the guidelines for each tribe's own unique model for the conduct of allocating gaming proceeds to directly benefit tribal minors if the tribe implements a per capita program for such purposes.

The Tunica-Biloxi Indian Tribe has its own Revenue Distribution Plan and a Master Trust Document, which governs the operations of the Minors' Trust program at the tribe's departmental level. The Trust Program Director is your point of contact for all program questions or concerns. The Trust office processes all communications between members, tribal families, the Tribal Council, and the Trust Administrators--accounting and investment professionals who work specifically with tribes to protect and safeguard any per capita payments made to the minors of the Tribe.

IGRA obligates any tribe that makes per capita payments to minors and severely mentally disabled individuals to have the means to preserve and protect those payments for the benefit of those young persons and as they grow to adulthood.

Again, Welcome!! to the program, and feel free to reach out to the Trust office if ever or whenever you have any questions relating to the Tunica-Biloxi Minors' Trust Program!!

***Hita!! Tikahch!! Take Care!! Thank you!!***

# **A Legal & Structural Perspective...**

## **United States**

**Indian Gaming  
Regulatory Act, 1988**



**National Indian  
Gaming Commission**



**Gaming Compacts**

**Depart of Interior  
Bureau of Indian Affairs**



**Office of Indian  
Gaming**



**Revenue Distribution Plan**

## **Tunica-Biloxi Indian Tribe of Louisiana**

**Tribal Government  
Minors' Trust Office**

**3rd Amended & Restated  
Master Trust Document, 2021**

**Guidelines, Policies & Procedures**

# STEPS TO SUCCESS...IT'S A FAMILY EFFORT

Working with your children and participating with them throughout the online sessions and recordings will let them know how much you value what they are learning and their ability to succeed!!

**START THE FINANCIAL DIALOGUE  
WITH YOUR YOUNG PEOPLE!!**

**ENSURE THAT YOUR YOUNG PERSON  
PARTICIPATES IN THE LIVE, ONLINE  
FINANCIAL EDUCATION SESSIONS**

**FILE ANNUAL TAX RETURNS FOR YOUR CHILD'S  
TRUST (ANY TAXES DUE COME OUT OF THE  
TRUST, NOT YOUR POCKET.)**

**RECEIVE & REVIEW QUARTERLY  
STATEMENTS FROM PROVIDENCE  
FIRST TRUST COMPANY**

**COMPLETE THE PC#30 -  
TRUST ADOPTION AGREEMENT  
FORM FOR YOUR CHILD**



**Vocational Training or  
Colleges & Universities**



# FOUNDATIONS FOR THE FUTURE



What do you want your future to look like?  
The decisions you make today will help your dreams become reality!!

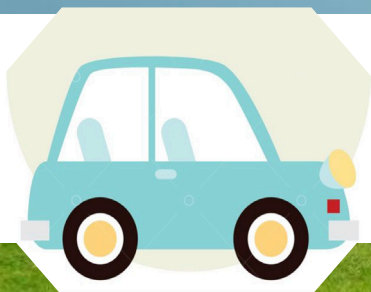
**THE IMPORTANCE OF  
SAVING FOR THE  
FUTURE**

**THE IMPACT OF THE  
TIME VALUE OF MONEY**

**WHEN YOUR MONEY WORKS  
FOR YOU VS. YOU WORKING  
FOR YOUR MONEY**

**HOW TO USE DEBT TO YOUR  
ADVANTAGE AND MAXIMIZE  
YOUR NET WEALTH**

**FINANCIAL STABILITY  
& EMPOWERMENT**



**Transportation &  
Home Ownership**





# WHO ARE THE STAKEHOLDERS?

**Entire  
Tribal  
Community**



**United States**



**The People**

**Tunica-Biloxi Indian  
Tribe of LA**



**Tribal  
Families**



**Our Kids**

# Minors' Trust Program Guidelines



This document goes into some detail about the program and how it operates, how decisions are made, the processing schedule, the form of distributions, how the funds are invested with Financial Advisor, investment options for beneficiaries, tax requirements and issues, what happens when a beneficiary dies before closing out their trust account, how statements are managed, confidentiality of information contained in the program, and finally some background information on the primary Trust Advisor.

It can answer most of your questions, but if you have additional questions at any point in time, the Trust Office is always available to assist you.

Explanations and Instructions regarding the basic elements of the program, distributions, access, and closure policies and procedures.

## Early Distribution Application for Medical Expenses not covered by Insurance

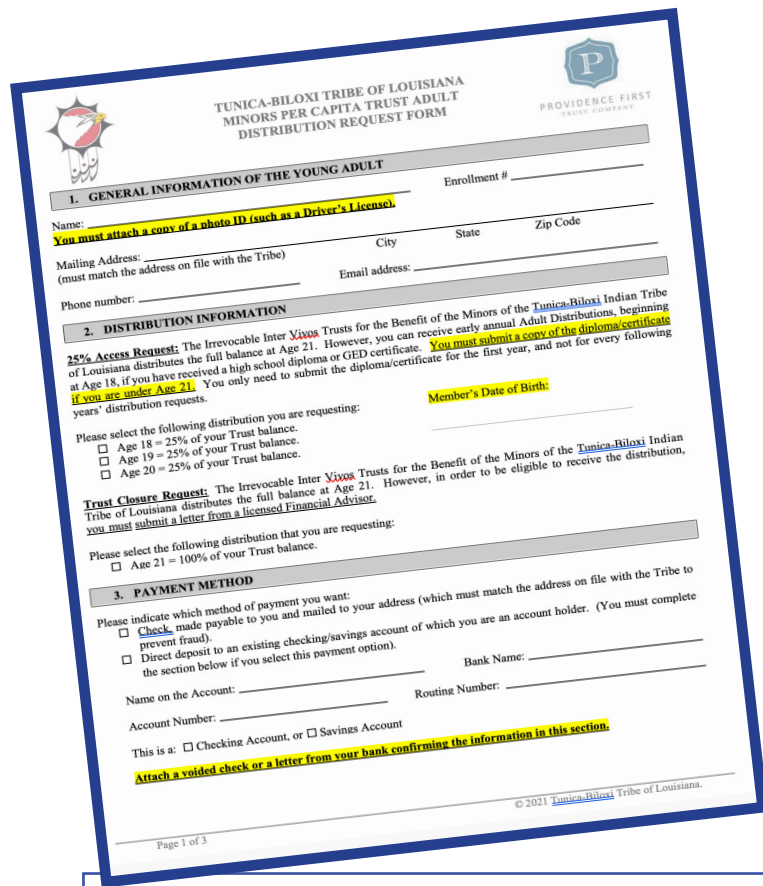
This application requires the parents of the minor or adult beneficiary to provide the information and supporting documentation to justify a request for medical needs of the minor/adult beneficiary. The application must include a copy of the doctors' orders calling for treatment or procedures outside of the family's financial wherewithal. The family has to seek out funds from other sources first with the Minor's Trust being the case of last resort for funding such expenses.

### ITEMS TO BE SUBMITTED WITH THE APPLICATION INCLUDE...

1. Copy of Photo ID
2. Bills/Invoices
3. Proof of denial from other sources
4. Income Tax Return for last year
5. Proof of custody/guardianship
6. Copy of Voided Check/Direct Deposit Information

Distributions are allowed only for medical procedures necessary to maintain the health and well-being of a beneficiary. Doctor's orders are required. No cosmetic or optional procedures accepted.

# Adult Distribution Application at 18, 19, and 20 Years of Age OR Trust Closure at Age 21



**TUNICA-BILOXI TRIBE OF LOUISIANA**  
MINORS PER CAPITA TRUST ADULT  
DISTRIBUTION REQUEST FORM

**1. GENERAL INFORMATION OF THE YOUNG ADULT**

Name: \_\_\_\_\_ Enrollment # \_\_\_\_\_  
**You must attach a copy of a photo ID (such as a Driver's License).**

Mailing Address: \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_  
(must match the address on file with the Tribe)

Phone number: \_\_\_\_\_ Email address: \_\_\_\_\_

**2. DISTRIBUTION INFORMATION**

**25% Access Request:** The Irrevocable Inter Vivos Trusts for the Benefit of the Minors of the Tunica-Biloxi Indian Tribe of Louisiana distributes the full balance at Age 21. However, you can receive early annual Adult Distributions, beginning at Age 18, if you have received a high school diploma or GED certificate. **You must submit a copy of the diploma/certificate if you are under Age 21.** You only need to submit the diploma/certificate for the first year, and not for every following years' distribution requests.

Please select the following distribution you are requesting:

☐ Age 18 = 25% of your Trust balance.  
☐ Age 19 = 25% of your Trust balance.  
☐ Age 20 = 25% of your Trust balance.

**Trust Closure Request:** The Irrevocable Inter Vivos Trusts for the Benefit of the Minors of the Tunica-Biloxi Indian Tribe of Louisiana distributes the full balance at Age 21. However, in order to be eligible to receive the distribution, you must submit a letter from a licensed Financial Advisor.

Please select the following distribution that you are requesting:

☐ Age 21 = 100% of your Trust balance.

**3. PAYMENT METHOD**

Please indicate which method of payment you want:

☐ Check made payable to you and mailed to your address (which must match the address on file with the Tribe to prevent fraud).  
☐ Direct deposit to an existing checking/savings account of which you are an account holder. (You must complete the section below if you select this payment option).

Name on the Account: \_\_\_\_\_ Bank Name: \_\_\_\_\_  
Account Number: \_\_\_\_\_ Routing Number: \_\_\_\_\_

This is a: ☐ Checking Account, or ☐ Savings Account

**Attach a voided check or a letter from your bank confirming the information in this section.**

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This application requires the adult beneficiary to submit the information confirming their age and what they are requesting, the annual 25% (determined at age 18 based on the value of the trust fund at that point in time), at 18, 19, and 20, OR if the submission is for closure of the Trust Account at age 21.

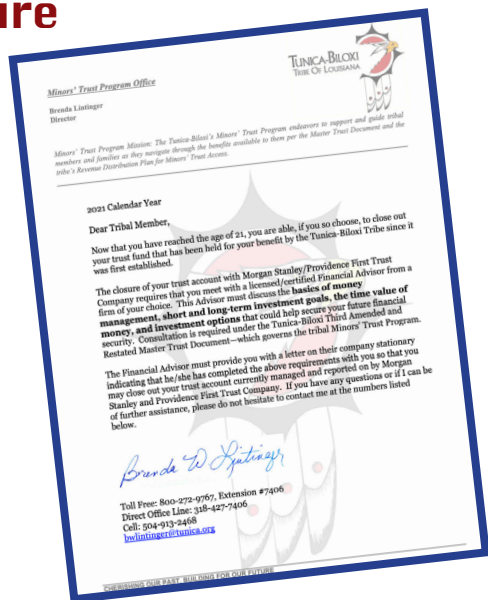
This is likely the least burdensome application. By this time, the adult beneficiary should have completed a minimum of 10-12 online financial education sessions hosted by the Tribe's Minors' Trust Office, starting at age 16 and ending in their 20th year. Upon turning 18 and at the time of the final year of closure, the member is required to meet with a Financial Advisor which concludes their obligations for closing out their trust account..

## ITEMS TO BE SUBMITTED WITH THE APPLICATION INCLUDE...

1. Copy of Photo ID
2. Copy of High School Diploma/GED Certificate
3. Letter from a Financial Advisor
4. Copy of Voided Check/Direct Deposit Information

Distributions are allowed for 25% of the balance of the trust fund at each point of withdrawal, with the final balance available when the beneficiary turns 21 years of age and wishes to close out the trust.

## Financial Advising at 18 years of age and at the time of Trust Closure



At the age of 18 and at the point of closure, tribal members must meet with a licensed financial advisor. The meeting at 21 will bring an end to the Trust program participation of the now adult member, and it will begin a whole new phase in the financial planning process to help ensure success in whatever the member sets forth as their personal goals for growing their portfolio and building a sound foundation of wealth enhancing goals.

Money certainly does not solve all problems, but the ability to access money when it is needed for the care and support of loved ones brings a whole new dimension of comfort and peace... knowing that members did the most and best they could to prepare for their futures...

***Cherishing Our Past, and  
Building For Our Future.***