

Health, Education, Maintenance & Support (HEMS) Guide

Trust distributions are often limited to the standard of Health, Education, Maintenance, and Support (HEMS). This guide explains what each category generally covers:

Category	Examples of Covered Expenses
Health	Doctor visits, prescriptions, insurance premiums, therapy, hospital bills
Education	Tuition, books, tutoring, trade school, graduate school, continuing education
Maintenance	Mortgage/rent, utilities, groceries, clothing, transportation, home repairs
Support	Childcare, vacations consistent with lifestyle, basic living expenses