

Charitable Remainder Unitrust

# Achieving Your Goals



If you own assets that have grown significantly in value but produce very little income, then you may want to consider a charitable remainder unitrust



# What is a Charitable Remainder Unitrust?

*A charitable remainder unitrust is a powerful tool that allows you to accomplish your financial, tax and philanthropic goals.*

A charitable remainder unitrust is a giving strategy that can provide you with income and financial security over your lifetime, save taxes for you and your loved ones and leave a lasting gift to support the charitable causes that matter most to you.

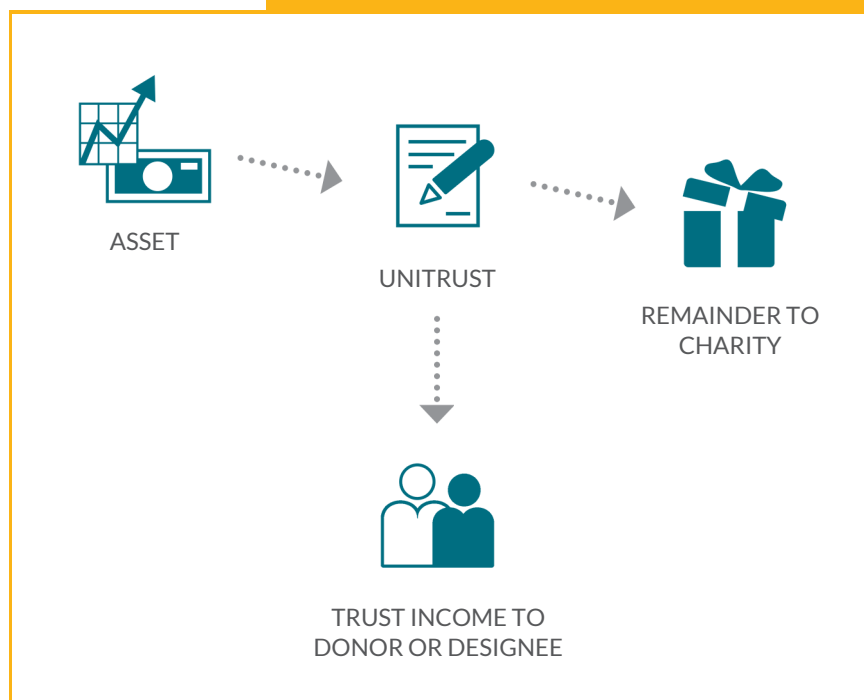
## How Can You Benefit from a Charitable Remainder Unitrust?

Creating a charitable remainder unitrust can help you achieve your personal, financial and philanthropic goals.

- By making a gift of an appreciated asset, you can avoid the capital gains tax that would otherwise be due if you sold the asset.
- You may be entitled to receive a significant income tax deduction based on the value of the asset you transfer to the trust.
- The trust will pay you, your spouse and/or family income for life or a term of up to 20 years.
- This plan can increase your retirement income and financial security.
- You can make a lasting gift to help our cause.

By creating a charitable remainder unitrust, you are transforming what would otherwise be "tax dollars" into "charitable dollars." Giving in this way enables you to reach your personal financial planning goals while leaving a legacy to support our important work.

# How does a Charitable Remainder Unitrust Work?



A charitable remainder unitrust can be easily created with a gift of cash or other assets, such as stock or real estate. Here is how it works:

- You work with an attorney to establish the trust.
- You transfer your assets to fund the trust and appoint a trustee.
- The trustee will then sell the trust assets tax free.
- The trust will be invested and pay income to you and/or any other beneficiaries you select.
- The annual payments will be based on the unitrust percentage and the value of the trust assets. The trust will be invested for growth, and your income may increase as the trust grows.
- You may benefit from an income tax deduction in the year you make your gift.
- We receive the remaining trust assets after all payments have been made.

# Definitions

## Charitable Remainder Unitrust

A trust that is funded by a charitable donation and which pays income to individual beneficiaries for life or a number of years, after which the remaining assets are transferred to one or more charities.

## Trust Agreement

A legal document that establishes the existence of a trust and governs how the trust will operate. In the case of a charitable remainder unitrust, the trust agreement will name the income beneficiaries and charitable remainder beneficiaries, the rules for the income payments and appoint a trustee to manage the trust.

## Trustee

The individual or organization that is responsible for managing a trust including investing trust assets and paying income as required. The trustee can be an individual, bank or trust company or, in the case of a charitable remainder trust, sometimes a charity.



## Let Us Help You

We would be pleased to work with you to design a charitable remainder unitrust that meets your goals. We would be happy to provide you with an illustration of your potential benefits. If you would like to start the process or if you have questions about charitable remainder unitrusts, please contact us.

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