



## Charitable Remainder Trust

*Make an enduring contribution to the Jewish community. Establish a legacy in your name and receive income for life.*

A charitable remainder trust is a creative way to establish a lasting legacy in your name and receive income from the trust for life or for a specified number of years. Upon expiration of that term, the remainder of the trust goes towards the philanthropic purpose you established at its creation.

Your charitable remainder trust can be designed as either an Annuity Trust, with a fixed annual payment to you, or as a Unitrust, in which case you are paid a percentage of the value of the assets.

What are the benefits to you?

- You, your spouse, or someone you designate receives an annual income
- You receive an immediate tax deduction at the time the trust is created
- You incur no immediate capital gains tax on the transfer of appreciated assets
- You save estate taxes when these assets are removed from your taxable estate
- You achieve your long-term charitable objectives through the creation of a permanent legacy
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### Charitable Remainder Annuity Trust

A Charitable Remainder Annuity Trust provides a way to avoid fluctuations in interest rates and ensures that you or someone you designate receives a fixed income. You may make a gift of cash, appreciated securities or property to set up the trust either during your lifetime or through your will.

### Charitable Remainder Unitrusts

A Charitable Remainder Unitrust provides an income for life that can grow as the funds invested in the trust grow. This trust agreement fixes a unitrust rate, and donors or their designated beneficiaries receive regular payments of income for life or joint lives, or for a period of time.

For more information about how a charitable remainder trust can work for you, your family, and your community, call your local endowment director or your personal financial advisor today.

*A gift to the Jewish community today will allow you to be there for your family, your community and the Jewish people—whenever help is needed in the future.*

