

## *Flexible Payouts With Tax Rewards*

A charitable remainder trust pays either a fixed annuity amount or a unitrust amount that changes each year. You may like the security of the annuity trust with the certainty that you will receive the same annual payments. However, if you opt for the unitrust, your income stream could increase over time with growth in the trust.

The unitrust offers flexible payout options to meet your needs. One popular option permits the unitrust to be invested to increase or decrease your income depending on your current needs. Another payout option used for real estate permits you to initially receive the income from property gifted to the unitrust and potentially more income once the property is sold. Feel free to call us if you have questions about a unitrust funded with stock or real estate.

## *Request Further Information*

I have reviewed your brochure on charitable remainder trusts.

- I would like to speak with someone who can provide additional CRT information.
- I would like to receive information on other charitable tax planning options.

Name \_\_\_\_\_

Street \_\_\_\_\_

City \_\_\_\_\_

State / Zip \_\_\_\_\_

Home Phone \_\_\_\_\_

Work Phone \_\_\_\_\_

E-mail \_\_\_\_\_

*(Please complete and return. All inquiries are treated with complete confidence.)*

## **DVSAC**

Domestic Violence and Sexual Assault Coalition

**PO Box 484**

**Grass Valley, CA 95945**

**530-272-2046**

Compliments

Wordell Law Group

530-470-0900

# *Charitable Remainder Trusts*



# **Overview and Benefits**

## *What is a Charitable Remainder Trust?*

A charitable remainder trust permits you to make a gift of your appreciated property and receive payments for a life, two lives or a term of years. By establishing a charitable remainder trust, you can bypass capital gains tax. The trust will sell your property tax-free and then reinvest in assets that produce increased income for you and your loved ones. Best of all, you will receive a current charitable deduction for your gift of the remaining value in the trust going to charity.

### *The Benefits of a Charitable Remainder Trust*

If you are like many of our friends who own appreciated stock or real estate, you may be concerned about the high cost of capital gains tax upon the sale of your property. Or perhaps you recently sold appreciated property and are looking for a way to offset your current tax liability with a charitable deduction. If you are entering your retirement years, you may be evaluating options for increasing your income in the future. For all of these reasons, you might consider a charitable remainder trust.

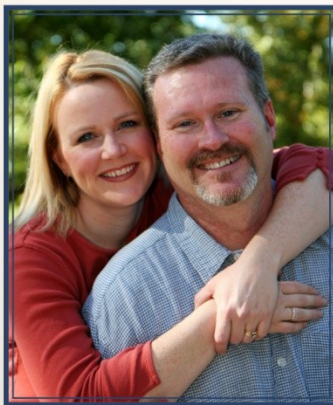


### *Property Gift Provides Income*



Nina Jordan is a surviving spouse who wanted to move out of the family home and purchase a smaller, more manageable property. On a visit to her favorite charity's web site, Nina learned that she could make a gift of her home to establish a charitable remainder trust and receive income for life. Nina liked the fact that the trust would sell her home tax-free. Nina contacted our organization and set up the trust. She was excited that she would have enough income to make the monthly payments on a condominium and receive a charitable deduction for her gift.

### *Bypass Capital Gains*



Jason and Brandy McQueen were preparing for retirement. Over the years, their stock portfolio had grown in value. With retirement on the horizon, the McQueens were looking for a way to sell their highly appreciated stock, generate income for the future and avoid paying high capital gains tax. Through an e-mail they received from our organization, the McQueen's learned that they could transfer their stock to a charitable remainder trust and bypass capital gains tax. The trust would sell the stock tax-free, providing them with income for retirement. The McQueens decided to make the gift and were thrilled with the added benefit of a charitable deduction and substantial tax savings.