

CHARITABLE REMAINDER TRUST

This product is for people who:

- Want to convert highly appreciated assets into income without capital gains tax liability.
- Need to diversify investments without capital gains tax liability.

OVERVIEW

A charitable remainder trust (CRT) allows you or your beneficiaries to receive income from an asset, knowing that whatever remains will benefit one or more nonprofits of your choice.

The trust provides you and/or selected beneficiary(ies) with income. You can choose a fixed income for your lifetime or a term of years, or a variable income that changes annually with the value of the investments in your trust.

At the end of the trust term all remaining assets are distributed to a Foundation fund.

The Foundation offers professional trust management, opportunities for diversification without loss to capital gains taxes, the prospect of tax-favored income, and a charitable deduction for the remainder value of the trust.

WE'RE HERE TO HELP!

Visit us online at delcofoundation.org or in person at 200 East State Street, Suite 304, Media, PA.

Learn more about the ways we can help you have a positive impact on the community AND the causes you care about.

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HOW A CHARITABLE REMAINDER TRUST WORKS

- Contact the Foundation to discuss your philanthropic interests.
- We work with you and your attorney to draw up a trust document.
- You transfer assets to the trustee of the CRT. In many cases, the Foundation is the trustee.
- You receive an immediate tax deduction for the charitable portion of your gift.
- The trustee makes regular income payments to the beneficiary(ies) you designate.
- Upon the death of the beneficiary, the remaining assets in your trust are transferred into a fund at the Foundation.