

# Charitable Remainder Trust Understanding the Benefits



Why a  
Charitable  
Remainder Trust  
may be right for  
you



# What is a Charitable Remainder Trust?

A charitable remainder trust (CRT) is a specially designed trust that can provide you, and your family, with income and financial security during life and help you make a charitable gift to support our cause.

Increase your retirement income and financial security.



## How can a Charitable Remainder Trust benefit you?

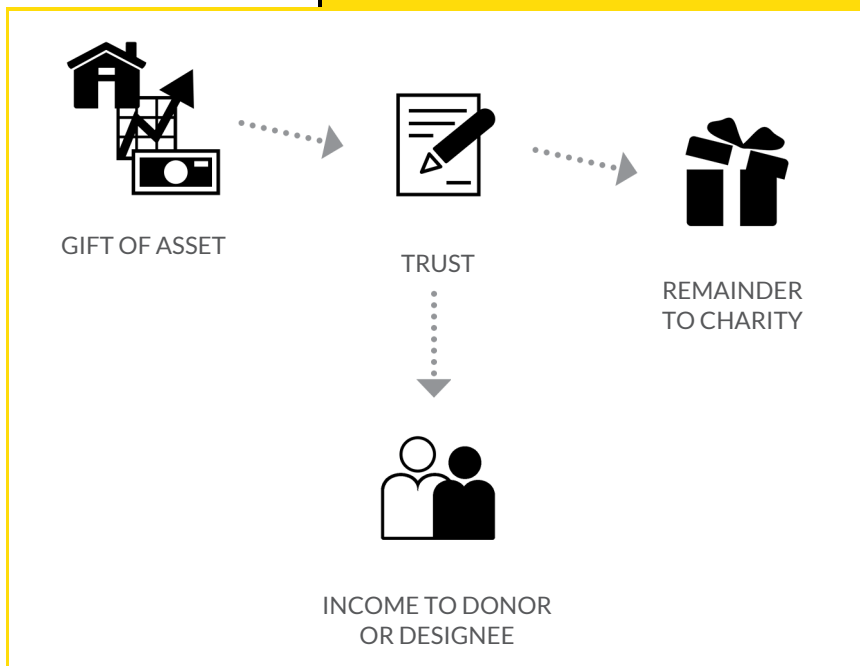
**A charitable remainder trust can help you:**

- Receive a lifetime of income for you, your spouse and/or your family.
- Increase your retirement income and financial security.
- Make a significant future legacy gift to help continue our work.
- Obtain a substantial income tax deduction this year.
- Support the charitable causes important to you.

# Do You Own Highly Appreciated Assets?

If you own highly appreciated assets such as securities, real estate and/or a business, you can benefit by using these assets to fund a charitable remainder trust. The trust will sell your assets tax free, and you can avoid paying capital gains tax on the sale.

## How a Charitable Remainder Trust Works



- You transfer appreciated assets or cash to fund a charitable remainder trust.
- If you use appreciated assets, the trust will then sell these assets tax free.
- The trust will invest the assets and pay income to you and/or your selected beneficiaries.
- You will receive a charitable income tax deduction in the year you transfer assets to the trust.
- Our organization benefits from the remaining trust assets after all payments have been made.

# Definitions

## Appreciated Assets

Assets that have increased in value while you have owned them.

## Tax-Free Sale

Because a charitable remainder trust is tax-exempt, it can sell the assets you transfer without any tax due.

## Remainder Beneficiary

The charitable beneficiary you select to receive the remaining trust assets after all payments have been made to you and/or your loved ones.

Check with your attorney or tax advisor about the benefits and consequences of funding a charitable remainder trust.



## Let Us Help You

We would be happy to work with you and your advisor to design a charitable remainder trust that best meets your goals. If you would like to start the process or have any questions, please contact us.

Cal State University - Los Angeles  
5151 State University Dr., SS 8381  
Los Angeles, CA 90032  
323-343-3045  
dbardot@calstatela.edu  
csulalegacy.org

