

The Real Value in Your Real Estate

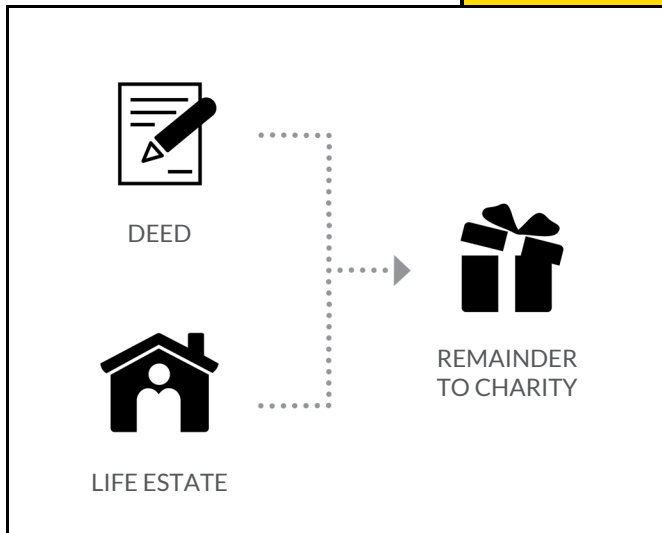


Make Your
Real Estate
Work For You



Life Estate

A life estate is a strategy where your real estate can be used to generate tax savings today while also allowing you to continue to use your property. You create a life estate by giving the "remainder" of your real estate to support our cause while retaining the right to live on the property for as long as you live.



How a Charitable Life Estate Works:

- You sign a deed conveying the remainder to us while retaining a life estate for you and/or your spouse.
- You can continue to live on the property or use the property as long you live. After your death, the property passes automatically to us to support our cause.
- You will receive a charitable income tax deduction this year based on the value of the remainder.

You can use your real estate to achieve your objectives.

Bargain Sale

Are you looking for a way to sell your property while reducing or eliminating any taxes? This strategy is called a bargain sale.

How a Bargain Sale Works:

- You sell your property to our organization for less than its appraised value and avoid the hassle and trouble of marketing and selling your property.
- We pay you cash based on the sales price.
- You receive an income tax deduction for the difference between the appraised value and the sales price.
- We use or sell the property to support our cause.



Sale and Unitrust

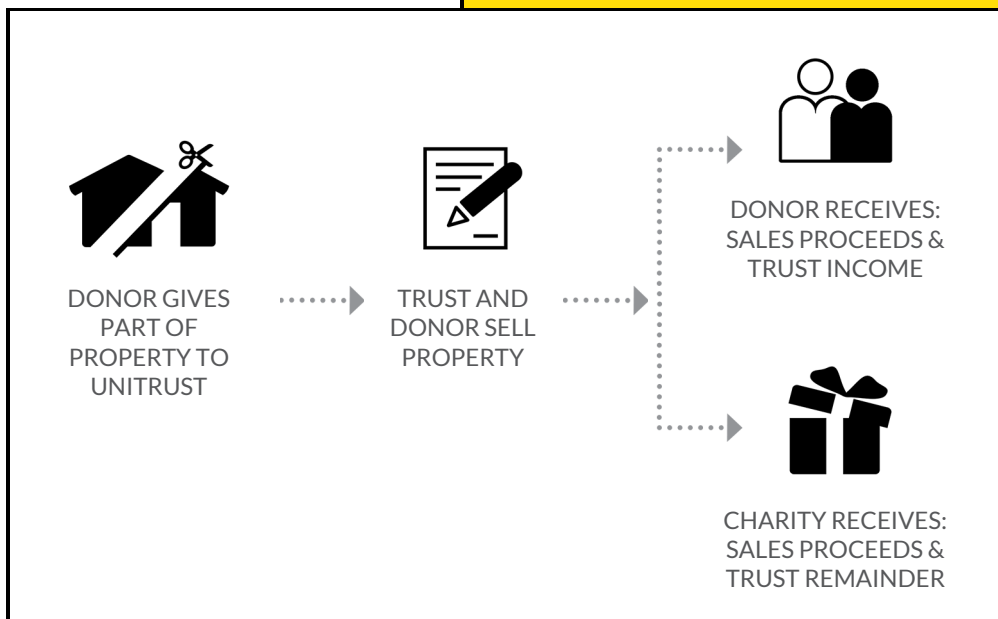
Would you welcome a strategy that uses your real estate to give you cash today and a future income stream while generating tax savings? If so, you may want to consider a sale and unitrust.

With a sale and unitrust, you transfer part of your property to a trust and then you and the trust jointly sell the property. You receive tax savings, cash from the sale and income from the trust.

How a Sale and Unitrust Works:

- You establish a charitable unitrust and then transfer a percentage ownership interest in your real estate to the trust while retaining ownership of the other portion.
- You and the trust then jointly sell the real estate.
- You receive a charitable deduction and avoid capital gains tax on the portion given to the unitrust.
- The unitrust will then pay income to you, or someone else selected by you, for life.

There are many ways you can use your real estate to work for your benefit and achieve your goals.



Because each person's tax situation is unique, it is important that you work with your tax and financial advisors to ensure that the tax and other benefits of these plans will work for you and align with your planning objectives.

Definitions

Life Estate

A charitable gift that involves the donor transferring their home, farm or ranch to charity while reserving the right to live there for life. The donor receives a deduction based on the value transferred to charity.

Unitrust

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

Sale and Unitrust

A strategy that involves the owner of property transferring a portion of a property to a charitable unitrust while retaining ownership in the other portion. The trust and owner then proceed to a joint sale so that the owner receives cash from the portion he or she sells and future income based on what the trust sells.

Bargain Sale

The sale of an asset to a charity for a price that is less than fair market value. The donor receives cash and is allowed to take a charitable income tax deduction for the difference between the fair market value and the cash amount received.



Let Us Help You

Call or email us so we can send you a simple illustration showing the benefits and many of the ways you can use your property.

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

