



## Charitable Remainder Unitrust

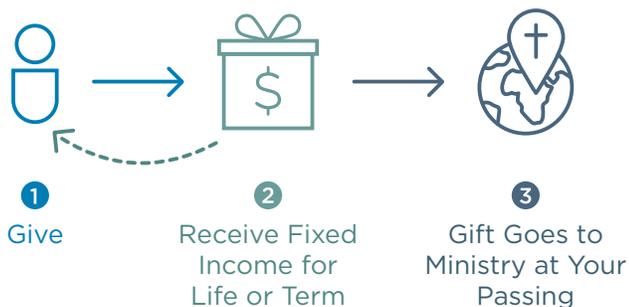
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## Charitable Remainder Annuity Trust

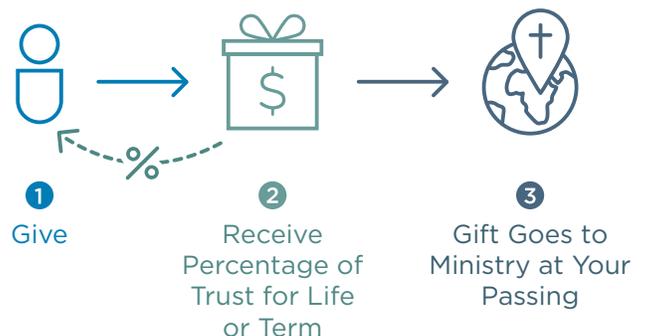
Financial security and charitable giving go hand-in-hand with a charitable remainder unitrust. This investment supports ministry and creates lifetime income for you or your loved ones. During your lifetime, assets are placed in the trust. A fixed percentage of the trust's value is paid out to you and your beneficiaries each year. After you and your heirs pass, the remainder of the trust is donated to ministry. This investment is a great way to support Christian causes while safeguarding your finances in retirement.

Retirement shouldn't be a time of uncertainty. With a Charitable Remainder Annuity Trust, you and your loved ones can receive fixed income for life. This investment has the unique advantage of paying steady payments year after year. Your income never fluctuates, so you know exactly what to expect. When you and your heirs pass, the remainder of the trust is donated to charity. This investment is a great way to secure your retirement while making a lasting impact on ministry.

### HOW IT WORKS



### HOW IT WORKS



**GET STARTED AT:**

[WatersEdgeServices.org/CharitableTrust](https://WatersEdgeServices.org/CharitableTrust)

## 4 THINGS TO KNOW ABOUT

# Charitable Remainder Trusts

### 1 Enjoy Predictable, Guaranteed Income

Eliminate uncertainty with guaranteed fixed income for you and your beneficiaries.

### 2 Enjoy A Secure Retirement

Take the stress out of retirement with guaranteed income for life.

### 3 Support Ministry After You Pass

Create a lasting impact with a charitable gift from your estate.

### 4 Preserve Your Assets

Assets in the trust are exempt from certain taxes, preserving significant value in your estate.

## GIVING EXAMPLE

	WITHOUT CRT	WITH CRT
CURRENT ASSET VALUE	\$500,000	\$500,000
CAPITAL GAINS TAX**	(\$60,000)	\$0
BALANCE AVAILABLE TO REINVEST	\$440,000	\$500,000
6% ANNUAL INCOME	\$26,400	\$30,000
TOTAL LIFETIME INCOME	\$520,080	\$591,000
CHARITABLE TAX DEDUCTION BENEFIT***	\$0	\$91,054

\*All calculations are based off of a 70-year-old male donor. \*\*15% federal capital gains tax (state capital gains may also apply). \*\*\*\$260,155 charitable income tax deduction times 35% income tax rate; actual deduction will vary based on current IRS rates, the age of the person(s) receiving the payments or the number of years that payments will be made.