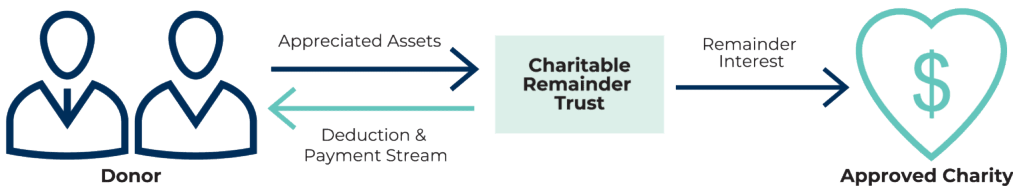


# Charitable Remainder Trust

Charitable Remainder Trusts (CRT) provide a tax-free asset conversion with income tax deductions and cash flow for retirement or general asset management.

A charitable remainder trust is an irrevocable tax-exempt trust that creates a “split interest” consisting of an income interest paid throughout the trust term and a remainder interest distributed at the end of the trust term.

The income interest is paid to an individual (income beneficiary), who is typically the trust’s donor, for either a fixed period of time (up to 20 years) or for the individual’s lifetime. At the expiration of the trust term, the remainder interest is distributed to a qualified charitable organization of the donor’s choice as specified in the trust document, including an NCF Giving Fund.



## Who Should Create a Charitable Remainder Trust?

Anyone who desires:

- **Avoiding capital gains tax on the sale of appreciated assets.**
- **Tax free growth of investments within the trust.**
- **Income payments each year.**
- **A current-year income tax charitable deduction.**
- **To provide a financial benefit to charity when the trust terminates.**

A charitable remainder trust is a powerful tool for generating a long-term income stream while enjoying tax benefits and facilitating a significant gift to a charity of choice. A charitable remainder trust is also a good option for those who wish to provide for heirs while also allowing for a remainder to be paid out to charity.



## Learn more or get started today

Scan the QR code to learn more or call us at 949.263.0820

[NCFCalifornia.com/charitable-remainder-trusts](https://NCFCalifornia.com/charitable-remainder-trusts)

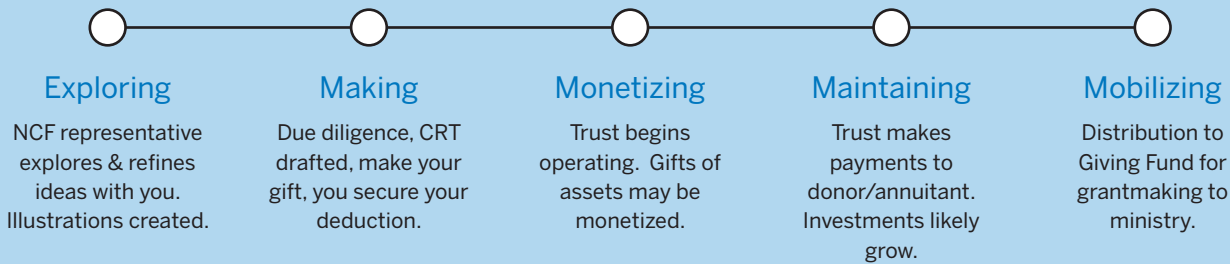
## Benefits of a Charitable Remainder Trust include...

- **Tax-Free Asset Conversion**
- **Current Income Tax Deduction**
- **Increased Cash Flow**
- **Flexibility in Cash Flow Planning**
- **Retirement Planning and Asset Management**
- **Gift and Estate Tax Planning**

### Questions for discussion and custom illustration:

- How much income might I need for future years from the CRT? Do I have a target amount for the remainder gift to ministry?
- How frequently would I need payments from the CRT? Or, do I want income payments to go to others?
- With what asset would I fund the CRT? (cash, stock, real estate, business interest)
- If giving an asset, is there debt? Are there other complexities with the asset?
- Would it be better to just give the asset outright
- Do I have an estate planning attorney, investment advisor, or financial advisor to include in discussions about a CRT?

## Process for setting up a Charitable Remainder Trust



### Our trusted partner

NCF California works with Ren as our primary Charitable Remainder Trust partner. Learn more at [reninc.com](http://reninc.com)



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