

WHAT YOU LEARNED IN MATH CLASS

When we were in middle school, we learned that subtraction produced a remainder, and addition a sum.

It turns out that our trusted math teachers must not have known about a planning tool that not only adds to the benefits your family receives from certain assets but actually multiplies the impact of assets in the future.

Since the late 1960s, families and individuals have been utilizing the **charitable remainder trusts (CRT)** to make particular types of assets (especially highly-appreciated, low-yield assets) have an impact far beyond what you learned in math class.

HOW CAN WE HELP?

- Please contact me with more information about the benefits of charitable remainder trusts.
- I have already included your organization in my will or trust.
- I already make annual gifts and would like to learn how my giving can go further.

The best way to contact me is by:

- Email
- Mail
- Telephone

Name _____

Street _____

City _____

State/Zip _____

Phone _____

Email _____

(All inquiries are treated with complete confidentiality.)

This information is not intended as tax, legal or financial advice. Gift results may vary. Consult your personal advisor for information specific to your situation.



CHARITABLE REMAINDER TRUSTS



The Sum of Objectives Realized



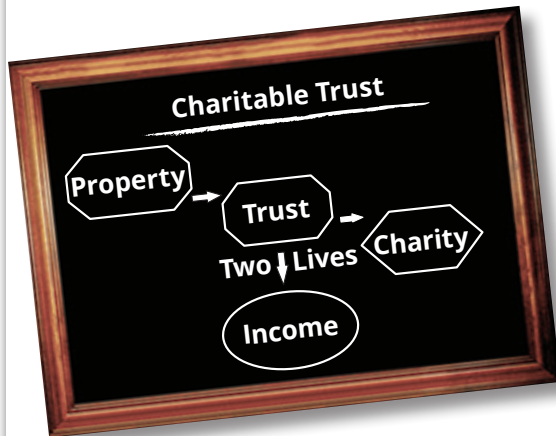
UMRH Foundation
2600 Croasdaile Farm Pkwy., Ste A-500
Durham, NC 27705
Phone 919-384-3004
calebb@umrh.org
www.umrhgift.org

HOW A CRT WORKS

You may transfer cash or an asset into a **charitable remainder trust**. You will avoid capital gains tax and receive a charitable income tax deduction.

These tax benefits are possible because you are making a gift of the trust remainder to our organization. Your benefits begin to add up!

The trust makes regularly scheduled payments to you which may increase your income.



DP-2013-67.5-th

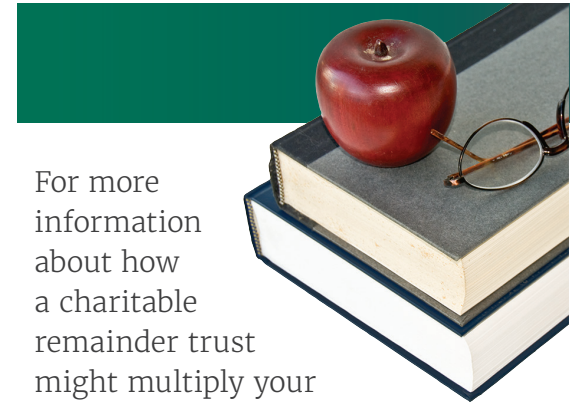
THE BASICS OF A CRT

HOW A CHARITABLE REMAINDER TRUST BENEFITS YOU

For example, consider a \$200,000 asset that had been producing 2% income (\$4,000 each year). Thanks to the CRT, the full \$200,000 is invested to generate a higher return, perhaps providing a 6% income stream or \$12,000 annually.

For a husband and wife, both 65 years of age with a 25 year life expectancy, this adds up to an increase in income of more than \$200,000 over the life of the donors (an increase of \$8,000 x 25 years).

The remaining value in the trust will go to help further our good work upon the death of both husband and wife. Assuming wise management of the trust principal over the years, this remainder can easily exceed the original value of the trust. When added up, the charitable remainder trust can save current taxes, generate an increase in income and result in a substantial gift to our organization.



For more information about how a charitable remainder trust might multiply your income and help you realize the sum of your objectives for family and for charity, we invite you to complete the reply form and return it to our office or contact us.



The names and images shown here are representative of typical donors and may or may not be actual donors to the organization. Under federal rules your benefits may be different from this example. Please contact us for your specific benefits.