

Flexible Payouts with Tax Rewards

A Charitable Remainder Trust (CRT) pays either a fixed annuity amount or a Trust amount that changes each year. You may like the security of the Annuity Trust with the certainty that you will receive the same annual payments. However, if you opt for the Unitrust, your income stream could increase over time with growth in the Trust.

The Unitrust offers flexible payout options. Simply stated, there are a variety of Trusts that can help you achieve your personal and charitable goals. We would be pleased to explore those options with you.

I have reviewed your brochure and:

- I would like to speak with someone who can provide additional information about a CRT.
- I would like to receive information on other charitable tax planning options.

Name _____

Street _____

City _____

State/Zip _____

Home Phone _____

Work Phone _____

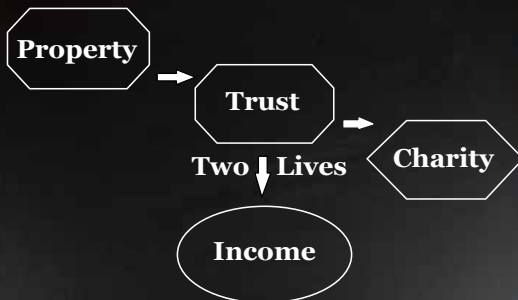
E-mail _____

(Please complete and return. All inquiries are treated with complete confidentiality.)

Charitable Remainder Trusts

Overview and Benefits

Charitable Trust



901 Commerce Street, Suite 600

Nashville, TN 37203-3697

800-245-8183

www.sbfdn.org

What is a Charitable Remainder Trust?

A Charitable Remainder Trust (CRT) permits you to make a gift of your appreciated property and receive payments for a life, two lives or a term of years. By establishing a CRT, you may bypass capital gains tax. The Trust may sell your property tax-free and then reinvest in assets that produce income for you and your loved ones. Best of all, you will receive a current charitable deduction for your gift of the remaining value in the Trust that will go to the ministry you select.

The Benefits of a Charitable Remainder Trust

If you are like many of our friends who own appreciated stock or real estate, you may be concerned about the high cost of capital gains tax upon the sale of your property. Or perhaps you recently sold appreciated property and are looking for a way to offset your current tax liability with a charitable deduction. If you are entering your retirement years, you may be evaluating options for increasing your income in the future. For all of these reasons, you might consider a CRT.

Property Gift Provides Income



After her husband passed away, Nina wanted to move out of the family home and purchase a smaller, more manageable property. While listening to a financial planning program, Nina learned that she could make a gift of her home to establish a **Charitable Remainder Trust** and receive income for life. In Nina's case, the Trust sold her home tax-free. Nina contacted the Southern Baptist Foundation and set up the Trust. She now has income to make the monthly payments on a condominium and received a charitable deduction for gift to missions-her life's passion.

Possibly Bypass Capital Gains

Jason and Brandy McQueen were preparing for retirement. Over the years, their stock portfolio had grown in value. With retirement on the horizon, the McQueens were looking for a way to sell their highly appreciated stock, generate income for the future and avoid paying high capital gains tax. Through an e-mail they received from the Foundation, the McQueen's learned that they could transfer their stock to a **Charitable Remainder Trust** and bypass capital gains tax. In their case, the Trust would sell the stock tax-free and provide them with income for retirement. The McQueen's made a gift to their church, received a charitable deduction and substantial tax savings.

Please note: The names and images shown here are representative of typical donors and may not be actual donors to the Foundation. Since your Trust benefits under federal rules may be different from this example, please contact us for your specific benefits.

