

Charitable Remainder Trust

Planning for the future –
for you and your community



Giving is personal

Many people come to a point in their lives where they feel inclined to give back. They do so for a number of reasons, all very personal to them.

There are as many ways to give as there are motivations. The key to a rewarding giving experience is finding the best fit for your charitable priorities, financial goals and personal preferences.

The Saginaw Community Foundation, along with your professional advisor, can help you determine the custom giving solution that's right for you.

Giving through a charitable remainder trust allows you to receive income for the rest of your life, knowing that whatever remains will benefit your community.

You may transfer cash, appreciated stocks, real estate or other assets into a trust and receive an immediate charitable tax deduction for the charitable portion of your trust. You may choose to receive a fixed income or one that changes with market conditions. Income from the charitable remainder trust you establish may add up to more than interest and dividends you earned from holding the assets.

Upon the beneficiary's death or after a defined period of years, the remaining assets in the trust transfer to the Saginaw Community Foundation. The foundation will set up a fund in your name, in the name of your family or business, or in honor of any person or organization you choose, as well as handle all the administrative details after the fund is established.

Your gift can be placed into an endowment that is invested over time. Earnings from your fund are used to make grants addressing community needs. Your gift, as well as all future earnings from your gift, is a permanent source of community capital, helping to do good work forever.

You can pick one of these options for your charitable remainder trust:

Annuity trust. Pays you a fixed dollar amount.

Standard unitrust. Pays you an amount equal to a fixed percentage of the net fair market of the trust and is recalculated annually.

Net income unitrust. Pays you the lesser of the fixed percentage specified by the trust agreement or actual trust income; some net income unitrusts allow you to make up deficiencies in past years.

Flip unitrust. A net income unitrust that converts to a standard unitrust upon a triggering event, such as the sale of an asset used to fund the trust.

For more information and ideas on ways to integrate your financial planning with charitable giving, ask your financial advisor or contact Saginaw Community Foundation at (989) 755-0545.



Saginaw

community foundation

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Photo of Andersen Enrichment Center fountain courtesy of Thor Rasmussen

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