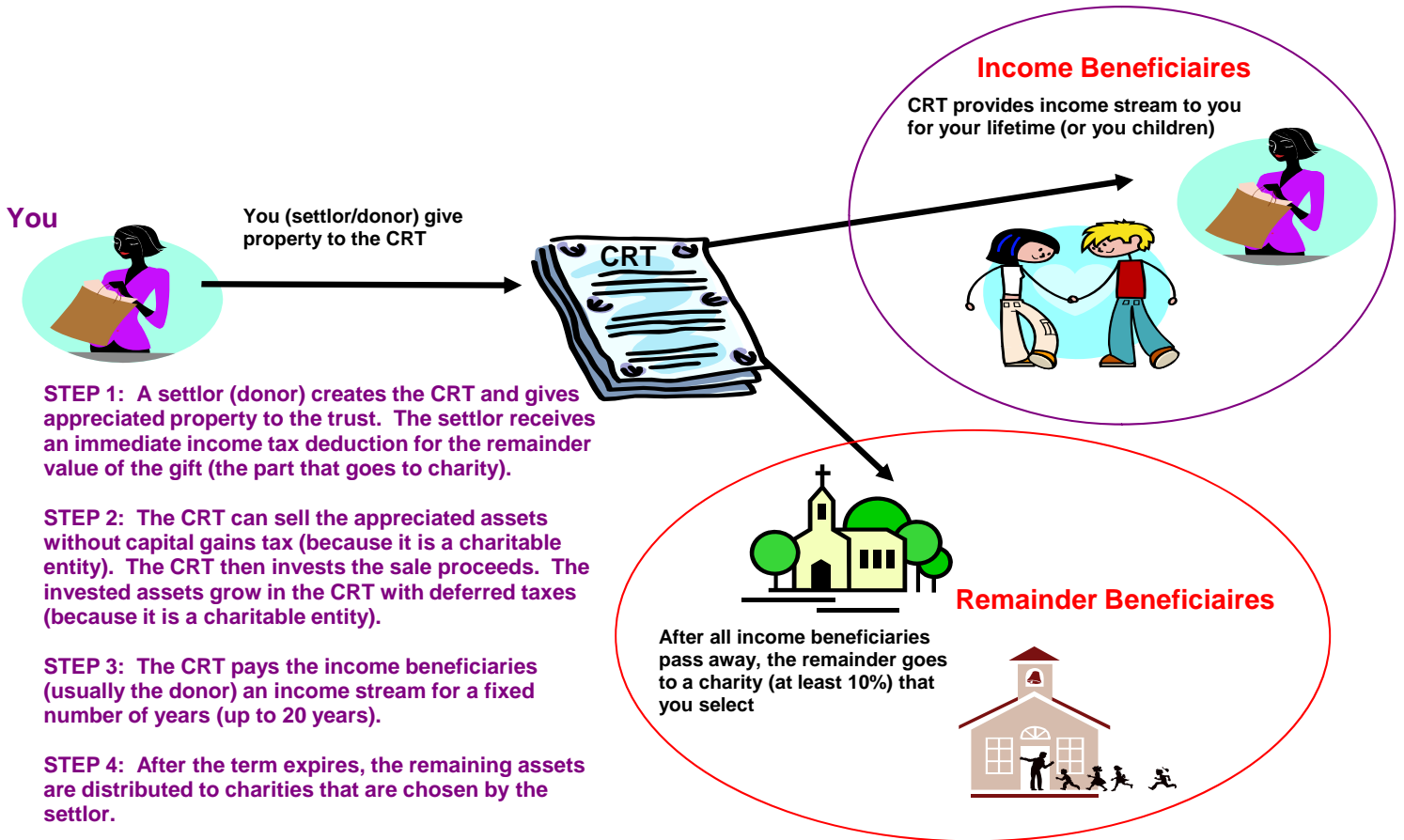


## How A Charitable Remainder Trust Works

A Charitable Remainder Trusts (CRT) is a great way to liquidate highly appreciated property (real estate, stocks, etc.) without paying capital gains tax on the sale of the asset.



### TYPES OF CRTs

#### UNITRUST

- The donor receives a fixed percentage of the trust assets redetermined each year.
- Donor may make additional contributions to the trust.
- This type of CRT can provide the donor with additional distributions if investments appreciate highly, but can also reduce distribution amount if investments depreciate.

#### ANNUITY

- The donor receives a fixed dollar of the trust assets.
- Donor may not make additional contributions to the trust.
- With this type of CRT, the donor does not share in any additional trust appreciation, but is not affected by any trust depreciation.