



CHARITABLE REMAINDER UNITRUST



WHAT IS A CHARITABLE REMAINDER UNITRUST (CRUT)?

A Charitable Remainder Unitrust (CRUT) pays noncharitable beneficiaries a fixed percentage of the value of the trust each year, or other payment terms.



HOW DO CRUT PAYMENTS WORK?

In general, payments must equal at least 5% of the fair market value of the assets valued annually ~

- ✓ The payments continue for a specific term of up to 20 years, or the life of one or more beneficiaries.
- ✓ At the end of the payment term, the remainder of the trust, which is required to be at least 10% of the original fair market value (FMV), passes to one or more qualified U.S. charitable organizations.



A CRUT WORKS BEST IF YOU...

- ✓ Are interested in market-influenced income solutions and have cash or appreciated assets.
- ✓ Want to transfer cash or other liquid securities into an irrevocable trust.
- ✓ Want a charitable fund that can receive funding in multiple rounds, or years.



WHAT ARE THE BENEFITS OF A CRUT?

A CRUT provides market influenced income generated by investing the balance of your trust ~

- ✓ You or a loved one will be able to receive payments during your life or their life, while allowing you to direct the remaining balance to your favorite causes.
- ✓ You can transfer appreciated assets without paying capital gains taxes.



A CRUT MIGHT NOT BE THE BEST FIT IF YOU ...

- ✓ Are seeking a fixed income.
- ✓ Are NOT comfortable with an irrevocable trust.
 - Once the CRUT's terms are set, and you sign on the dotted line, you won't be able to change your mind.

For more information, please email or call our experts ~

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Other Giving Vehicles to Consider

- ✓ Charitable Remainder Annuity Trust
- ✓ Charitable Lead Trust

- ✓ Donor Advised Fund
- ✓ Endowment
- ✓ Immediate Charitable Gift