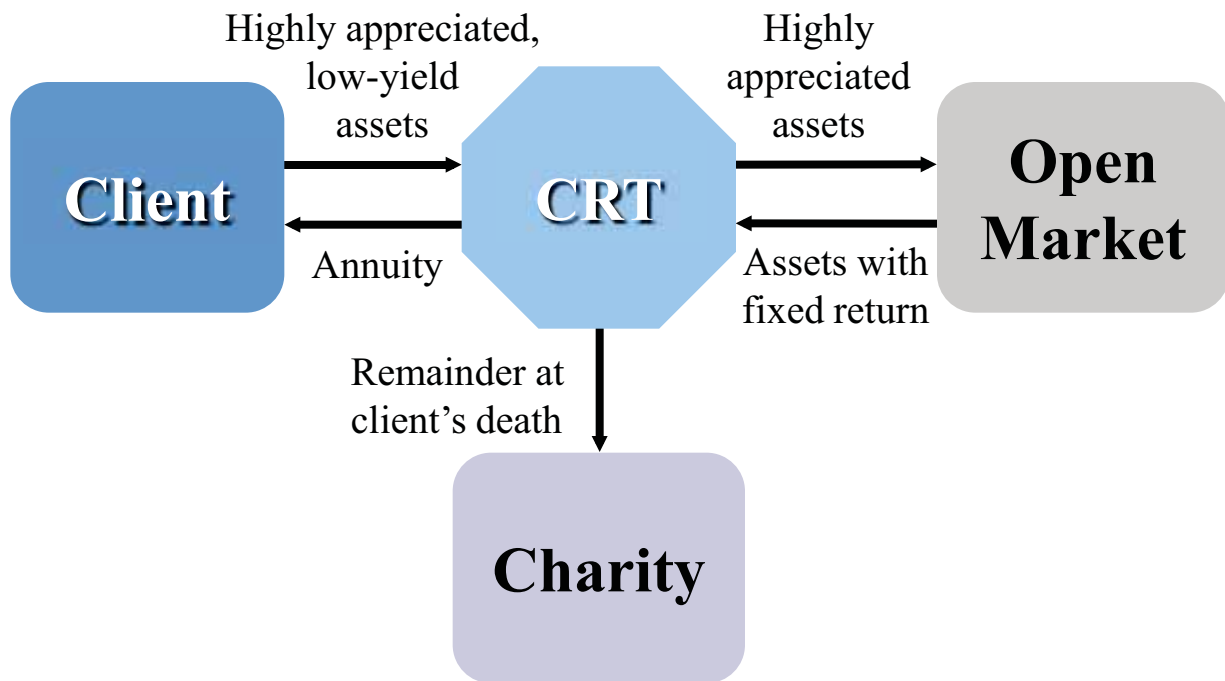


Charitable Remainder Trusts

- **Challenge:**

- ◆ Convert highly appreciated, low-yield assets to high-yield annuity while obtaining tax advantage.

- **Solution:**



- **Benefits:**

- ◆ Claim income tax charitable deduction upon funding.
- ◆ Defer capital gain from asset sale.
- ◆ Increase investment yield.
- ◆ Exclude trust property from taxable estate.
- ◆ Support one or more charities.