

Avoid the Coming Tax Increase

Are you looking for a way to avoid paying higher capital gains taxes on the sale of your appreciated assets? Now is the time to consider making a tax deductible charitable gift before rates go up in 2011.



Act Now for Tax Savings

A tax increase next year gives you a great opportunity to act *this* year. If you act now by making a gift of your stock or other appreciated asset, you can avoid paying higher taxes in the future.

One option you may wish to consider is making a gift to fund a **charitable remainder unitrust (CRUT)**. This brochure is designed to provide you with an explanation of how creating a **charitable remainder unitrust** can help you bypass gain on the sale of your appreciated assets while producing lifetime income.

If you are interested in hearing more about funding a charitable remainder unitrust or sale and unitrust plan, please contact us.

- I would like to speak with someone who can provide additional information.
- I would like to sign up for your FREE eNewsletter.

Name _____

Street _____

City _____

State/Zip _____

Home Phone _____

Email _____

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



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CHARITABLE REMAINDER UNITRUST (CRUT)



Trusting your future.

Receive Cash and Lifetime Income While Avoiding Tax

A variation of the unitrust plan is sometimes called a **sale and unitrust**. It is possible for you to receive some cash up front from the sale of your property and also lifetime income from a unitrust. First, you contribute a portion of your property to fund the trust. Second, the property is sold and the proceeds are then divided between the trust and you. While you may owe tax on the cash you receive, the charitable deduction from your unitrust may partially or even completely offset these taxes.

Taxes are Going Up!

You probably know that ordinary income tax rates will be returning to higher levels in 2011. Did you know that when you sell your appreciated stock or real estate in 2011, you will also pay tax at a higher capital gains tax rate?

With both ordinary and capital gains tax rates going up, you need to think now about planning for the future. If you have stock or another asset that has appreciated in value and you wish to sell it at some point, delaying a sale could result in higher taxes.

While you could sell in 2010 and pay the tax at the lower 15% rate, a better option would be to avoid paying capital gains tax entirely. You can do this by transferring your appreciated assets to fund a **charitable remainder unitrust**.

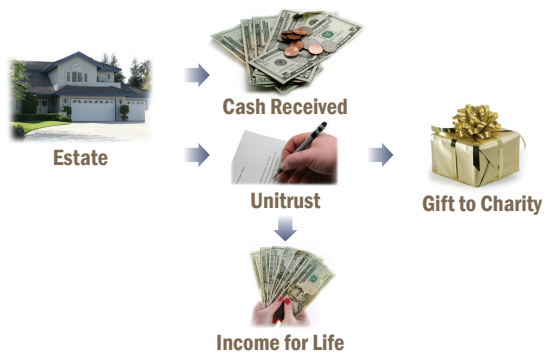
CHARITABLE REMAINDER UNITRUST (CRUT)

Avoiding Tax with a Charitable Remainder Unitrust

When you make a gift of your appreciated property to fund a **charitable remainder unitrust**, you receive a charitable tax deduction for making a current gift to charity. The trust is tax-exempt so it can sell your property tax free. You benefit by avoiding a capital gains tax and receiving lifetime income from the trust.



CHARITABLE REMAINDER UNITRUST (CRUT)



Nancy purchased shares of stock many years ago. Although the stock had recently dipped with the markets, the value was still much higher than what she initially paid. Nancy was nearing retirement and wished to sell the stock. However, her advisor told her that if she waited until 2011 to sell the stock, she would pay even higher taxes. Nancy's advisor suggested that she fund a **charitable remainder trust** to avoid capital gains tax this year. Nancy decided to create the trust. She was pleased that she not only avoided tax on the sale of her asset but also received a charitable deduction and income for the future.

Please note: The name and image above is representative of a typical donor and may or may not be an actual donor to our organization. Since your benefits under federal rules may be different from this example, please contact us.