

PLANNED GIVING

Create a giving legacy that lasts beyond your lifetime.

CHARITABLE REMAINDER TRUST

RECEIVE INCOME NOW AND PLAN FOR YOUR CHARITABLE LEGACY

- Create a separate, tax-exempt trust with an initial contribution of \$250,000 or more.
- Determine if you or individual beneficiaries you designate shall receive regular income payments from the trust, and when you want payments to start (immediately or to be deferred).
- Choose whether the term of the trust shall be the beneficiary's lifetime or a defined period of years (not longer than 20 years).
- Select a trustee or co-trustees to oversee the investment of the trust.
- Work with us to establish a plan for the charitable account that will facilitate your legacy objectives.
 - Choose to assign successors (children, family, friends, advisors) to advise grants from the charitable account, designate specific charities to be supported over time, or address a specific need in our community.
- We handle all the administrative details for the charitable account.

COMBINE FAVORABLE TAX BENEFITS WITH FLEXIBILITY

- You are eligible for a tax deduction for the charitable portion of your trust.*
- Avoid some capital gain on the charitable portion of the trust by donating long-term appreciated assets such as public or privately held stock, real estate, mutual funds, or other assets.
- You can easily amend or modify the charitable account agreement to ensure it represents your current interests for your legacy gift as they may evolve over time.

GIVE WITH CONFIDENCE

- Take advantage of our philanthropic services. Tell us what you want to accomplish, or what you care about, and we'll help you focus your resources to make the most impact.
- Keep updated on local, regional, and national news that's relevant to your interests and passion.

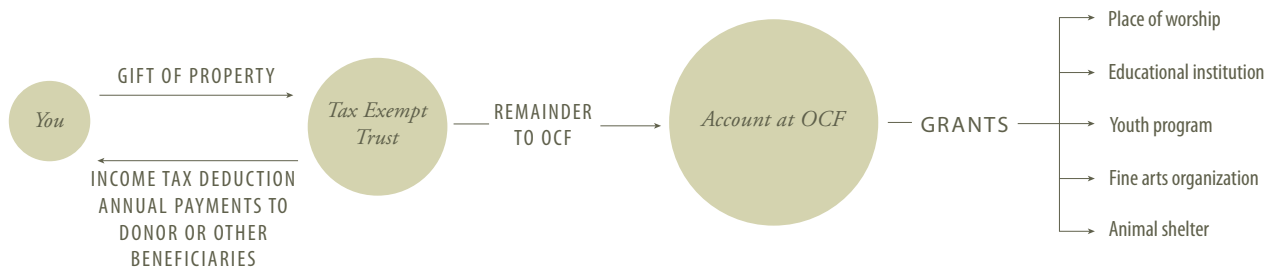
FOR MORE INFORMATION, CONTACT US AT [GIVING@OMAHAFUNDATION.ORG](mailto:giving@omahafoundation.org) OR (402) 342-3458.



Omaha Community
Foundation

Let good grow.

HOW YOUR TRUST COMBINES FINANCIAL SUPPORT AND A CHARITABLE LEGACY



SELECTING A TRUST

- An **annuity trust** pays you or specified income beneficiaries a fixed dollar amount based upon the trust's initial value.
- A **standard unitrust** pays you or specified income beneficiaries an amount equal to a fixed percentage of the net fair market value of the trust and is recalculated annually.
- A **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 income received in past years.
- A **flip unitrust** is 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.

NOTES

**A portion of the income may be a tax-free return of principal. If income exists within the trust, income payments are first distributed and taxed as ordinary income, then long-term capital gain, then non-taxable income, then tax-free return of principal. The amount of income received depends on the payout rate selected by the donor. The tax deduction allowed depends on the age of the recipient, the payout rate, the discount rate (as determined by the IRS), and whether the income payments are immediate or deferred.*

There are no fees assessed by the Omaha Community Foundation during the term of the trust. If the charitable account created is funded for the first time from the remainder of the trust after the income beneficiary's lifetime and is not endowed, a one-time administrative levy of 5% of the trust's remainder will be assessed and will be deposited in the OCF administrative endowment.

Information provided is general and educational in nature. It is not intended to be, and should not be construed as legal or tax advice. Please consult with your advisor(s) to determine the ultimate deductibility of your donations.