RAYMOND JAMES

Charitable remainder trust

Give generously to a favorite charity and receive a lifetime of income benefits.

For charitable-minded individuals nearing their retirement years, a charitable remainder trust is an excellent way to earn income for a period of time or for life, while also contributing to a charity of your choice.

HOW DOES A CHARITABLE REMAINDER TRUST WORK?

A charitable remainder trust is an irrevocable trust used to enable you to give money or property to charities, while continuing to receive income (fixed or variable) from the property for life or for a period of time. You and/or other beneficiaries receive distributions from the trust annually, and the charities receive the assets remaining in the trust when the trust ends. A charitable remainder trust can be funded with most types of assets, but since minimum distributions to income beneficiaries are required, it may be preferable to use cash or other highly appreciated assets, such as marketable securities.

WHAT ARE THE BENEFITS?

- Income for you and/or other beneficiaries
- Partial income tax deduction for up to five years after the gift is made
- Benefit of a deferred capital gains tax on the sale of the trust assets
- May result in a reduction or even the elimination of estate taxes
- Makes a difference in people's lives and communities for years to come
- Carries on your legacy

To learn more about establishing a charitable remainder trust, talk to your Raymond James financial advisor. We recommend you work with your financial advisor alongside your legal and tax professionals to coordinate the most appropriate charitable solution for your situation.

RAYMOND JAMES TRUST
INTERNATIONAL HEADQUARTERS: THE RAYMOND JAMES FINANCIAL CENTER
880 CARILLON PARKWAY // ST. PETERSBURG, FL 33716 // 727.567.2300 // 800.248.8863, EXT. 72300 // RAYMONDJAMESTRUST.COM