

## Charitable Remainder Unitrust

This gift involves an irrevocable transfer of \$100,000 or more of real estate, securities or cash and enable a donor and/or other beneficiaries to receive an income for life. The income is determined by a percentage chosen by the donor of not less than 5% of the fair market value of the Unitrust corpus, valued annually. Currently, Unitrusts are being written for annual distribution rates of 5% to 8% or the actual income of the trust, whichever is less. Unitrusts can provide for makeup of deficiencies in future years when income is in excess of the stated percentage. This method - the unitrust - provides income tax deductions and is especially exciting if there are assets with considerable appreciation which would call for large capital gains tax payments if sold. Upon maturity, the designated ministries receive the remainder interest. Additions may be made to a Unitrust.

[View a custom illustration here.](#)