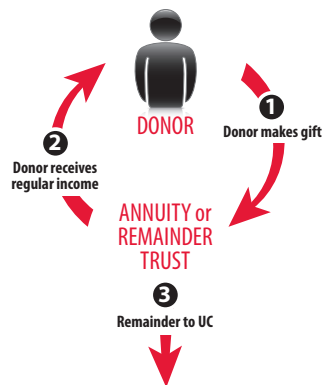


FLEXIBLE PAYOUTS WITH TAX REWARDS

A Charitable Remainder Trust (CRT) pays either a fixed annuity amount or a trust amount that changes each year. You may like the security of the annuity trust with the certainty that you will receive the same annual payments. However, if you opt for the unitrust, your income stream could increase over time with growth in the trust.

The unitrust offers flexible payout options to meet your needs. One popular option permits the unitrust to be invested to increase or decrease your income depending on your current needs. Another payout option used for real estate permits you to initially receive the income from property gifted to the unitrust and potentially more income once the property is sold. Feel free to call us if you have questions about a unitrust funded with stock or real estate.



I read your brochure and:

- I would like to speak with someone who can provide additional information.
- I would like to receive information on other charitable tax planning options.

NAME

STREET ADDRESS

CITY

STATE/ZIP

HOME PHONE

WORK PHONE

EMAIL

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

This information is not intended as tax, legal or financial advice. Gift results may vary, consult your personal financial advisor for information specific to your situation.



CHARITABLE REMAINDER TRUSTS

OVERVIEW AND BENEFITS

THE UNIVERSITY OF CINCINNATI FOUNDATION

Office of Gift Planning

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 The University of Cincinnati
Foundation

WHAT IS A CHARITABLE REMAINDER TRUST?

A Charitable Remainder Trust (CRT) permits you to make a gift of your appreciated property and receive payments for a life, two lives or a term of years. By establishing a **CRT**, you can bypass capital gains tax. The trust will sell your property tax-free and then reinvest in assets that produce increased income for you and your loved ones. Best of all, you will receive a current charitable deduction for your gift of the remaining value in the trust that will go to UC.

THE BENEFITS OF A CHARITABLE REMAINDER TRUST

If you are like many of our friends who own appreciated stock or real estate, you may be concerned about the high cost of capital gains tax upon the sale of your property. Or perhaps you recently sold appreciated property and are looking for a way to offset your current tax liability with a charitable deduction. If you are entering your retirement years, you may be evaluating options for increasing your income in the future. For all of these reasons, you might consider a **CRT**.

Charitable Trusts a 'Win-Win' for Alumni Couple Looking to Give Back

Bill and Edlyn Simmons have lived the ideal University of Cincinnati story. They met as undergraduates. Their degrees in engineering and chemistry, respectively, led to rewarding and successful careers. Now, they've discovered a way to build upon their annual giving to UC by creating a Charitable Remainder Trust, which they learned could benefit both them and future Bearcats.

The couple's financial investment savvy recognized a smart option when it came along. "Among various UC brochures and magazines we received over the years, I held onto some information about charitable trusts because it looked like something that would make a great deal of sense later on," Bill said.

Sure enough, when some of their lifelong investments came to fruition, Bill and Edlyn revisited the materials they'd tucked

away years before and after learning more, recognized the opportunity as simply "the right thing to do at the right time."

"The university invests the money we provided initially, and the returns are sent to us," Edlyn explained. "And we use that money as we wish—to support ourselves during the year, or to make more gifts to the university. When we're gone, the remainder will belong to UC."

Like so many donors, the couple appreciates the opportunity to match their personal passions with specific causes. Bill's ROTC experience at UC propelled him to a career in the Air Force and later in the aviation private sector. Research chemistry, including serving as a patent agent and performing patent searches, has been Edlyn's lifelong work. So it was natural for them to direct their support to fund Air Force ROTC scholarships and the McMicken College of Arts & Sciences' Chemistry Department.

Beyond the financial sensibility, the Simmonses appreciate the intrinsic rewards of their decision to give. "It was a struggle to get ourselves through college," Bill said. "If we can help somebody now who is really worthy of it and needs that financial assistance, it's a win-win for the students and us. Plus, it just feels good."

