



# CHARITABLE LEAD TRUSTS

A charitable lead trust helps you build a charitable fund with the **Community Giving Foundation** during the trust's term. When the trust terminates, the remaining assets are transferred to you or your heirs, often with significant transfer-tax savings.

## How It Works

- You transfer cash, appreciated stocks, real estate or other assets into an irrevocable charitable trust. We set up a fund in your name, in the name of your family or business or in honor of anything you choose.
- Your charitable lead trust pays the Foundation an annual amount to build a charitable fund. You designate the trust to exist for a specified number of years or until your death.
- You also designate your family or anyone you choose as the final beneficiary of your trust.
- If you choose, you can stay involved in the good works your gift makes possible—working with our professional program staff to support the causes and agencies you care about most.
- The Foundation handles all the administrative details, issuing grant awards to charities in the name of the fund you establish.
- Your gift can be placed into an endowment that is invested over time. Earnings from your fund are used to make grants addressing community needs. Your gift—and all future earnings from your gift—is a permanent source of community capital, helping to do good work forever.

*The information provided by the Foundation is not intended as legal, tax or investment advice.*

## Additional Benefits

A charitable lead trust protects investment earnings from tax and offers gift, estate and generation-skipping tax benefits. You have several options when establishing a trust. You can create it during your life or through your will. The trust contributes to charity through the Foundation—either for a number of years or for your lifetime. And, you select one of two types:

- **Charitable Lead Unitrust.** Makes annual distributions of a fixed percentage of the trust assets to the charitable fund you establish.
- **Charitable Lead Annuity Trust.** Makes annual distributions of a fixed dollar amount to the charitable fund you establish.

During its term, the trust can be managed expertly by experienced trust professionals. When the trust terminates, its final assets are transferred to those you designate—any growth in the trust passes to recipients, often with significant transfer-tax savings.

Contact the **Community Giving Foundation** to learn more about the ways you can tell your community giving story through charitable lead trusts. Visit [csgiving.org](https://csgiving.org) to access our Giving Workbook tool.

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