

## *Double Your Gift!*

Most of us have a number of objectives when it comes to how we would like to see our estate distributed upon our death. And the desire to leave an inheritance for family members is usually at the top of the list.

In addition, statistics show that a large percentage of Americans share a deep philanthropic spirit -- the desire that our legacy include the continued efforts and outreach of specific charitable efforts.

In this brochure we explore a planning strategy that enables a family -- even with the most modest estate -- to fulfill *both* objectives.

How? By giving a gift away *twice!*

# Give It Away



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# Twice



# The *Give It Twice* Trust

The *Give It Twice* Trust (commonly called a Charitable Remainder Unitrust – CRUT) is designed specifically to help those whose estate assets are under the federal exemption amount. This trust helps you leave both an estate to family and a legacy of philanthropy to charities like Alice Lloyd College.

And while it may seem impossible to give an asset or an entire estate away twice, this is a very simple plan – one that can be incorporated into a Last Will & Testament with ease.

As the Illustration indicates, the strategy hinges on the estate value – in our example we have used the figure of \$500,000 – being transferred into a Trust

at the time of death. (For a husband and wife, the transfer to Trust would take place at the time of the second death.)

The Trustee invests the principal for the wisest possible return. Over a period of ten years the Trust spins off income payments to charity. At the same time, the Trust is making annual distributions to family members equal to one-tenth of the principal. (So, in each of the next ten years, the family receives a \$50,000 distribution.)

After ten years, charity will have received the income from the Trust, and family will have received the \$500,000 Trust principal.

A variation makes income payments to the family, with charity receiving the principal at the conclusion of the term. (It should be noted that income payments to family are taxable.)

These *Give It Twice Trusts* are a wonderful way to help both family and charity. It is truly possible to “double” your estate with a trust.

If your estate is over the federal exemption amount, you can use the same plan in a similar trust. For larger estates, we call these trusts a charitable remainder or lead trust.

For more information on this or other planning options to meet your needs, we invite you to call or return a Reply Note.

## *For More Information*

I have reviewed your brochure on the *Give It Twice* Trust, and

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

Name \_\_\_\_\_

Street \_\_\_\_\_

City \_\_\_\_\_

State / Zip \_\_\_\_\_

Home Phone \_\_\_\_\_

Work Phone \_\_\_\_\_

*(Please complete and return to the address indicated on the back panel. All inquiries are treated in complete confidence.)*

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