



CHARITABLE REMAINDER TRUST



CHARITABLE REMAINDER TRUST - Cash or appreciated property is transferred to fund a charitable remainder trust. The trust sells your property tax free and provides you with a flexible or fixed income for life or a term of years.

A **Charitable Remainder Trust (CRT)** permits you to make a gift of cash or appreciated property and receive payments for a life, two lives or a term of years. By establishing a CRT with appreciated assets, 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 whether the Trust is funded with cash or appreciated assets, you will receive a current charitable deduction for your gift of the remaining value in the Trust that will go to Oklahoma State University Foundation to fund the area or programs most important to you.

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 frustrated by its current low rate of return or dividends. Maybe 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.

IS A CHARITABLE REMAINDER TRUST RIGHT FOR YOU?

Perhaps you'd like to give something back to OSU as a way to acknowledge the impact it's had in your life.

Maybe you want to support students by establishing a scholarship fund for those who wouldn't be able to attend OSU without financial help. Perhaps you'd like to enjoy the personal satisfaction that can come from making a deferred gift during your lifetime. These and many other goals can be achieved with a Charitable Remainder Trust.

When trying to decide whether a charitable remainder trust would benefit you, it may be helpful to consider the following:

You own an asset - such as stock or real estate - that you feel could be put to better use because

- It produces little or no income
- It takes too much time and effort to manage
- It's too heavily weighted in your portfolio and you feel you'd benefit from greater diversification

You're reluctant to sell this asset because

- Its sale would create a substantial tax liability
- It has sentimental value to you or your family

This asset would be more beneficial if used to create

- An ongoing stream of income for you or a designated beneficiary(ies)
- Significant tax savings - now and in the future
- An endowment that will benefit OSU for generations to come

YOUR IMPACT

OSU alumni Tom and Ann Dugger used a unique planned gift to ensure their scholarship will provide education and business students with support for many years to come.

The Duggers' planned gift of choice is a Charitable Remainder Unitrust. The OSU Foundation will act as trustee for the Unitrust, which provides the Duggers a lifetime stream of income as well as some immediate charitable tax benefits. The Duggers established the charitable trust with a piece of real estate. After they pass, this gift will add substantially to their scholarship fund.

Ann and Tom both grew up in Oklahoma's Nowata County. The financial assistance they received at OSU was pivotal. Ann had a national defense loan and used the work-study program. Tom came to OSU on scholarships. He came to Stillwater, found a job and then enrolled. The couple completed bachelor's degrees in 3 1/2 years.

The Duggers' scholarship alternates between the College of Education and the Spears School of Business. Tom's scholarship goes to an accounting student who has completed three years of undergraduate study and is pursuing a master's degree. Ann's goes to an education student during the student teaching internship.



“**In the long run, we believe it will provide students the same opportunities we had. Without the educational opportunities Oklahoma State provided, we could not have done all we have in our lives. It has had a tremendous impact.**”

Learn more at OSUgiving.com/EstatePlanning

Connect with us:     



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uniting donor and university passions and priorities to achieve excellence