



## **Charitable Remainder Annuity Trust**

### **How It Works**

- You transfer cash, securities, or other appreciated property into a trust. The required minimum for this type of gift is \$100,000.
- The trust makes fixed annual payments to you or to beneficiaries you name.
- When the trust terminates, the remainder passes to St. Luke's University Health Network to be used as you have directed.

### **Benefits**

- Receive income for life or a term of years in return for your gift.
- Receive an immediate income tax deduction for a portion of your contribution.
- Pay no upfront capital gains tax on appreciated assets you donate.