



ESTABLISH A CHARITABLE LEAD TRUST

Through a charitable lead trust, you can make a difference in your community right away. Transfer cash, securities or other assets into the trust, and make annual payments to Fairfield County's Community Foundation while receiving tax benefits. At the end of the income period, the remainder of the trust will pass to a person you designate, free of transfer tax.

BENEFITS

- Make a difference in your community now.
- Then, make a gift to your children, grandchildren or other non-charitable beneficiaries at the end of the trust term.
- Potentially, qualify for a federal income tax deduction for a portion of your gift.
- Pay no immediate capital gains tax when transferring appreciated assets into a trust.
- Potentially, reduce or eliminate estate taxes.
- Become a member of the Future Society, enjoy its benefits and inspire others.

THINGS TO CONSIDER

- You may be subject to income taxes during the charitable term.
- Lead trusts can be set up to make fixed or variable annual payments to a charity. **See the back of this card for more information.**
- A charitable lead trust is irrevocable.
- Because tax laws change, please consult with your financial and legal advisors.

WHAT CAN I GIVE?

- Cash
- Appreciated securities
- Appreciated real estate

Talk with us and your legal and financial advisors to learn more.

WHAT TYPE OF CHARITABLE LEAD TRUST WORKS FOR YOU?

CHARITABLE LEAD ANNUITY TRUST MAKE FIXED PAYMENTS TO CHARITY

A charitable lead annuity trust pays a fixed dollar amount each year to Fairfield County's Community Foundation – either for your lifetime, or for a term of years. The annual payment is calculated as of the date the trust receives your gift, and is based on the amount you transfer and the potential length of the trust.

CHARITABLE LEAD UNITRUST MAKE VARIABLE PAYMENTS TO CHARITY

A charitable lead unitrust pays a percentage of the value of its principal to Fairfield County's Community Foundation for a specified term of years, or for your life. Each year this amount is calculated and payments can increase as assets grow.

For both types of trusts, any appreciation in excess of required payments to charity will pass to a person or persons you designate at the end of the trust term, free of transfer tax. The amount paid to non-charitable beneficiaries will depend on actual investment returns generated by the trust over its term.

GET STARTED

Please meet with us before creating a charitable lead trust. Together, we can identify how to best support your philanthropic goals and direct your gift.

**BEFORE TAKING ACTION, PLEASE CONTACT GIFT PLANNING & STEWARDSHIP
MANAGER NANCY TARTAGLIA AT 203.750.3212.**