

Providing for the People and Causes You Love

By planning ahead, you can do more with your wealth in the future.



Thoughtful planning, careful investments and sensitive discussions are all critical to providing for both heirs and charities in an estate.

You may wonder: Have I done enough for the people and causes I care passionately about?

In fact, you may be able to do more. A Charitable Remainder Trust paired with an Irrevocable Life Insurance Trust (CRT/ILIT) is a powerful and versatile estate-planning tool. It holds significant potential to leave more of your estate to the people and causes of your choice by reducing your estate tax exposure.

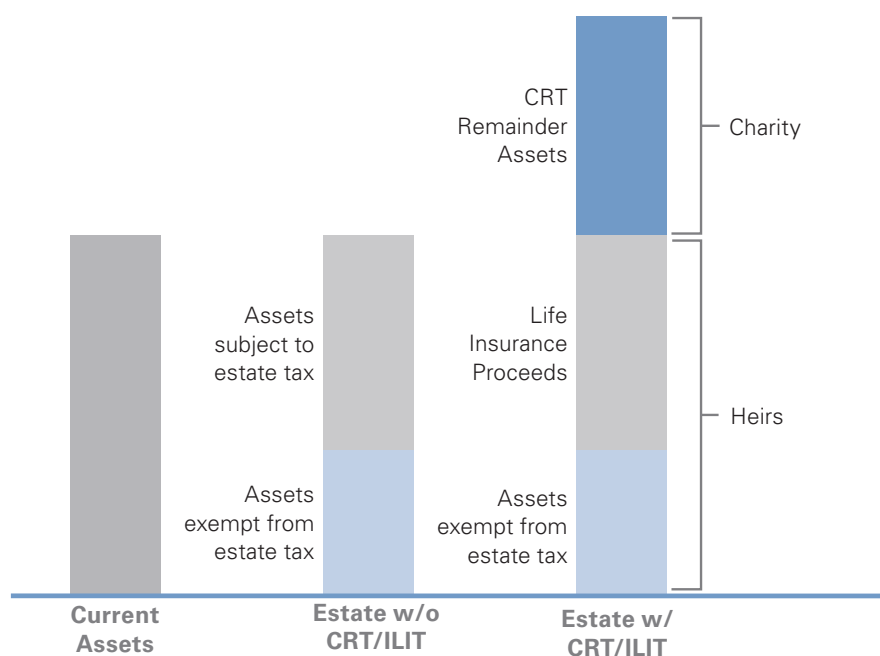
Key Benefits

- Provides a current tax benefit
- The CRT and ILIT are removed from your estate
- At death, the charity receives the assets in the CRT
- At death, your heirs receive insurance proceeds
- Can diversify a highly appreciated asset

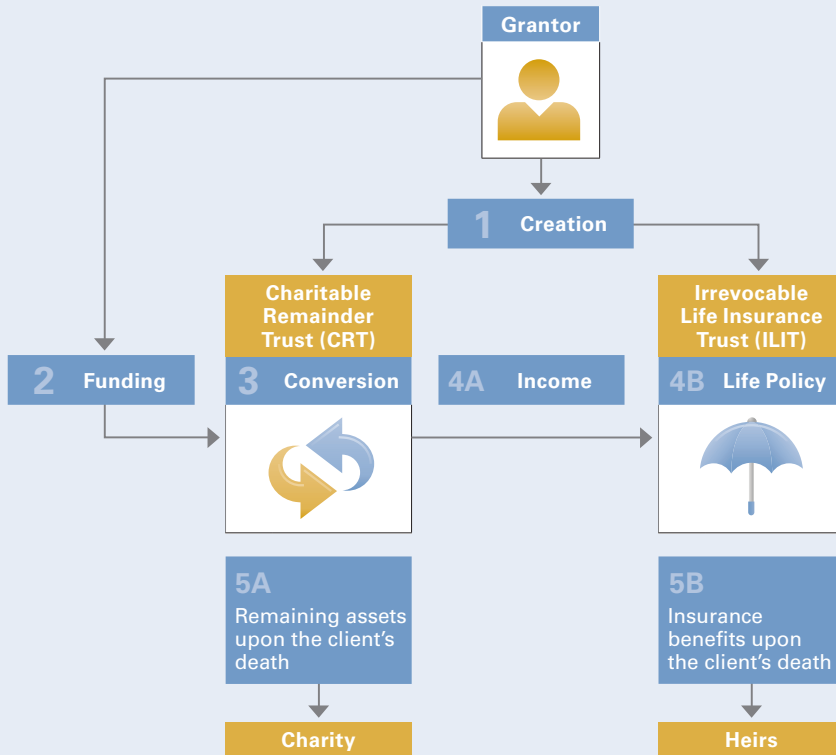
Powerful Benefits

The CRT/ILIT's combination of trust and insurance benefits helps you enhance your estate value and achieve peace of mind. This estate-planning tool may help you better provide for your most important beneficiaries.

Ask your professional advisors if a Charitable Remainder Trust paired with an Irrevocable Life Insurance Trust (CRT/ILIT) is right for you.



How it Works



There are several types of CRTs available. Your objectives and motivations will make one type of CRT more appropriate than others. Consult with your legal and tax advisors for proper use of this technique.

Best For Individuals With:

- Significant, appreciated assets
- Estate assets which may be subject to tax at death
- High current taxable income
- Desire to provide for heirs and charity

Key Benefits

1	<p>Creation Grantor creates:</p> <ul style="list-style-type: none"> • Irrevocable Life Insurance Trust (ILIT) with heirs as beneficiaries • Charitable Remainder Trust (CRT) with charity as beneficiary <p>Key Benefit: Grantor receives current tax benefit for charitable contribution</p>
2	<p>Funding Grantor funds CRT with a highly appreciated assets</p>
3	<p>Asset Conversion CRT sells appreciated assets and purchases income-producing assets</p> <p>Key Benefit: Deferred capital gains tax on sale of the appreciated asset</p>
4	<p>Income/insurance</p> <ul style="list-style-type: none"> • Income from the CRT portfolio flows to ILIT • ILIT purchases life policy on grantor, with ILIT as beneficiary
5	<p>Remainder and Benefits Upon the death of grantor:</p> <ul style="list-style-type: none"> • Remaining assets in CRT flow to charity • Insurance benefits flow to heirs <p>Key Benefit: By having the ILIT as the owner and beneficiary of the life policy, the insurance benefits are not subject to estate tax</p>

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