What Everyone Should Know About A Charitable Trust from the Masonic Villages & How to Use it in the Most Tax Efficient Manner

> Presented by Alvin H. Blitz, Esq.

> > Masonic Villages

1-800-599-6454 Ablitz@masonicvillages.org

When should I consider a charitable trust?

- I own assets such as a house or stocks that are highly appreciated
- I have a traditional IRA in excess of \$250,000
- I am a PA resident and plan to leave the bulk of my estate to heirs subject to a 15% inheritance tax (i.e., nieces, nephews, friends, etc.)
- I would like to provide for my heirs over a period of years rather than an outright gift
- I want to protect my assets from being reached by creditors of my heirs
- I WANT TO SAVE TAXES
- I want to help charity from the taxes I save

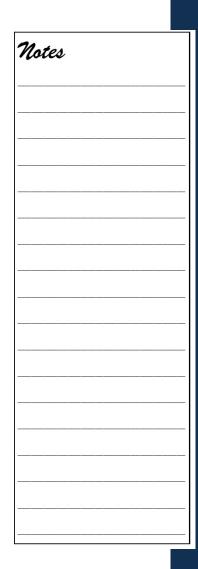
If you said yes to any of the above consider this.

- A Charitable Remainder Trust (CRT) from the Masonic Villages may just the ticket for you
- You can save taxes
- Provide a stream of income to your heirs
- Protect your assets from creditors
- Provide for charity from the taxes saved
- READ ON TO SEE HOW WE CAN HELP

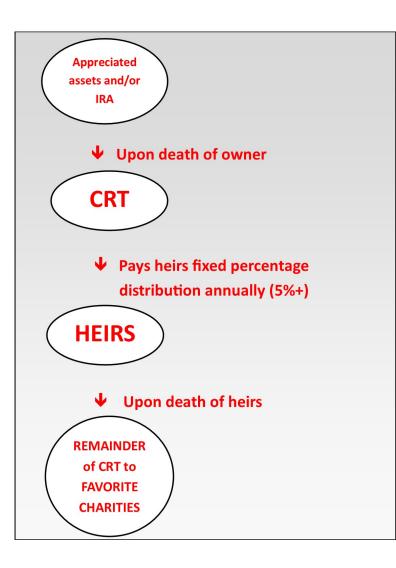


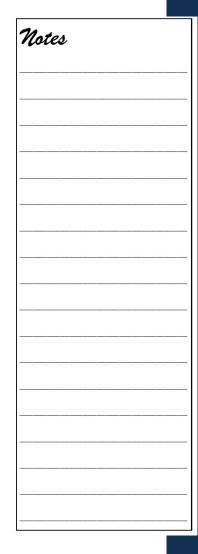
What is a CRT?

- Characteristics of a CRT
 - Tax exempt trust that grows tax-free like an IRA
 - Has two different parts to trust
 - Income for lifetime to heirs (or up to 20 years)
 - Principal (called Remainder) for charities
 - Heirs receive a fixed percentage from CRT each year (minimum of 5%) for lifetime or period up to 20 years (you make these determinations)



CRT Arrangement





So What is Special about a CRT from MV?

- MV has retained a first class advisor in Mill Creek Capital Advisors to manage and invest all CRT funds (fees range from 0.50% to 0.65% with manager and trading costs of 0.20% to 0.25%.)
- MV will serve as Trustee for No Cost for term of CRT and MV will assist in preparing all necessary documents at no cost
- Donors can include other charities in addition to MV to benefit from any remaining assets when the trust ends

Notes	ł				
· <u> </u>					
		- 18 - I	d - 18 1	6 - 18	
			s - 1 - 1		
	ini pina a		e 195 1	0	10. 20.
<u> </u>	pe MAR I				

What can an MV CRT do for You & Your Heirs?

- Avoid spendthrift issues (this means the heirs cannot get to all the inheritance at once and spend it)
- Protect heirs from creditor or marital issues
- Provide access to professional money manager at a very favorable rate
- SAVE TAXES
- Provide comfort of knowing MV will be there as trustee to serve your heirs
- Provide ability to direct tax savings to favorite charities at no cost to heirs
- Assure you that assets go where you want
- Usually provides a steady stream of increasing payments each year over the long term

Notes			
	- 12		
<u> </u>			
	-15 - 18		
		<u></u>	
		<u></u>	



- Complete the attached Information Data Form and return it to the Gift Planning Office to receive your personal CRT illustration
- Contact your local gift planner or Attorney Blitz for a free evaluation of your estate plan
- BONUS POINTS
 - For IRA owners, proposed tax legislation limits inherited IRAs to 5 year period vs. lifetime for CRT (This could be a huge tax savings in the future.)



Personal Illustration Request Form

If you would like to receive a personal illustration on how a CRT can benefit you and your family, please complete the data information form below and return it to your local gift planner for processing.

1. Name of donor(s)		
2. Names(s) of relatives receiving income from C	RT: 1	2
	3	_ 4
3. Term of CRT: O Life or lives of relati	ives O Term of years (up to 20 years)	# of Years
4. Amount of CRT (\$250,000 minimum) \$		
5. Are there any other charities besides Masonic of the CRT: O Yes O No	Charities to receive any remaining asset	ts at the end of the term
If yes, please list other charities: 1 2	3	
6. What amount of assets for CRT are from IRA, i		
7. What percentage of the CRT assets each year		
8. Please email my personal illustration to	or mai	l it to the following address:
9. Please contact me at ()	to further explain the deta	ils of my personal illustration.
10. Use Business Reply Envelope, if attached, or	mail completed form to: Office of Gift Planning	
	One Masonic Drive	
	One Masonic Drive Elizabethtown, PA 17022	