

Testamentary Charitable Remainder Unitrust

A Testamentary Charitable Remainder Unitrust (TCRUT) is a trust established through a will, providing lifetime income to beneficiaries before benefiting charity.

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estamentary Charitable Remainder Unitrust (TCRUT), is an effective estate planning tool that allows you to provide for both your loved ones and the ministries that are important to you. This specialized charitable remainder trust is established through your estate and is funded

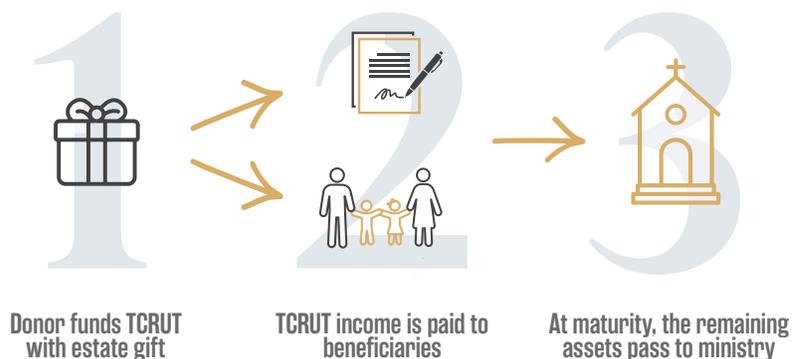
with designated assets. It ensures that your family receives income for a specified number of years, offering financial stability and support. Once the trust's term ends, the remaining balance is directed to the charitable organizations or ministries of your choice. By utilizing a **TCRUT**, you create a lasting legacy that benefits your heirs while advancing meaningful causes. This strategic giving approach maximizes both family security and charitable impact, aligning your financial and ministry passion for the future.



Benefits of a TCRUT

STRUCTURED INHERITANCE DISTRIBUTION. A TCRUT allows you

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to distribute an inheritance gradually, ensuring your heirs receive financial support over time rather than a lump sum. This approach helps provide long-term stability and financial management for your loved ones.

INCOME FOR UP TO 20 YEARS. Your children or other designated beneficiaries can receive reliable income payments from the trust for up to 20 years. This structured payout helps protect their financial well-being and ensures they benefit from your estate over an extended period.

SUPPORT FOR MINISTRY AFTER THE TRUST ENDS. Once the income distribution period concludes, the remaining trust assets are directed to support ministry efforts. These funds can be given as a one-time gift or used to establish a perpetual endowment, creating a lasting impact.

MAINTAIN CONTROL OVER YOUR ASSETS. Since the trust is funded through your will, you retain complete control over your assets throughout your lifetime. This allows you to make adjustments as needed and ensure your estate is distributed according to your wishes.

TAX-EFFICIENT IRA FUNDING FOR HEIRS. Designating a TCRUT as the beneficiary of your IRA allows heirs to receive tax-efficient income while avoiding the large income tax burden that would otherwise apply to inherited IRA distributions. This strategy simplifies estate planning and maximizes financial benefits for both your heirs and charitable causes.



A Smarter Way to Give

Laura wants to leave her \$500,000 IRA to her grandchildren but in a structured way. She creates a 20-year, 5% Testamentary Charitable Remainder Unitrust (TCRUT) through her estate plan. This provides her grandchildren with approximately \$25,000 annually, totaling at least \$500,000. At the trust's end, the remaining principal, potentially another \$500,000, benefits her church or chosen ministry. This strategy ensures financial stability for her family while leaving a lasting charitable legacy—effectively allowing her to “give it twice.”



IS A TESTAMENTARY CHARITABLE REMAINDER UNITRUST RIGHT FOR YOU?

1 Do you want to provide your heirs with a steady income stream rather than a lump-sum inheritance?

A TCRUT allows beneficiaries to receive structured payments over time, helping with financial stability and management.

2 Are you looking for a tax-efficient way to pass down retirement assets while also supporting charitable causes?

Funding a TCRUT with your IRA can minimize taxes for your heirs while benefiting ministries or charities.

3 Would you like to maintain control of your assets during your lifetime while ensuring a lasting charitable impact?

A TCRUT is established through your will, allowing you to make changes and direct remaining funds to ministry or charity.



Got Questions?

contactus@gbfoundation.org