

# Give through a Charitable Remainder Unitrust

## MAKE A SIGNIFICANT GIFT AND RECEIVE INCOME

A charitable remainder unitrust offers a flexible way to make a significant gift that benefits you now and Johns Hopkins later. This giving approach can help you fulfill your personal goals, provide financial security for you and loved ones, and make a lasting impact on Johns Hopkins.



# Make a World of Difference

## **What are the advantages of a charitable remainder unitrust?**

In addition to the income stream, charitable remainder unitrusts are attractive because of the income tax deduction, favorable treatment of capital gains tax, and ability to fund the trust with a gift of cash, appreciated securities, real estate, or business interests.

## **How does a charitable remainder unitrust work?**

You can establish a standard charitable remainder unitrust with a minimum gift of \$100,000. (If funded with real estate, the minimum is \$250,000.) Payments to beneficiaries begin as soon as the trust is funded, and you receive an immediate income tax deduction. Upon the trust's termination—either at the end of the trust term or at the death of the last beneficiary—Johns Hopkins receives the remaining balance to support the purpose you initially designated.

## **How do I avoid capital gains tax?**

If you fund a charitable remainder unitrust with appreciated stock, mutual fund shares, or real estate, those assets can be sold and the full amount reinvested without incurring capital gains tax at the time of the transfer.

## **Can I add funds to the charitable remainder unitrust?**

You may make additions to the trust at any time, generating another income tax deduction and increasing the value of the income payments.

## **What if I would prefer to delay income payments from the charitable remainder unitrust?**

There is a variation called a flip unitrust, allowing you to establish a charitable remainder unitrust now, receive an immediate income tax deduction, and defer most of the income payments to a future date. When the trust is “flipped” to make payments, the assets are re-invested in an appropriate portfolio, and the trust functions as a standard charitable remainder unitrust.

## **How is my charitable remainder unitrust invested and managed?**

When Johns Hopkins serves as the trustee, our Office of Investment Management and the Board of Trustees Committee on Investments oversee the investment and management of the trust. Johns Hopkins partners with TIAA Kaspick for asset management, timely administration, and informative reporting.

## **How do I move forward?**

Contact the Office of Gift Planning to speak with a gift planning advisor, who will discuss your philanthropic goals and financial objectives and prepare a sample charitable remainder unitrust proposal based on your specific situation.



## **CONTACT US**

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Johns Hopkins does not provide tax, legal, or financial advice. Please consult your own advisors regarding your specific situation.