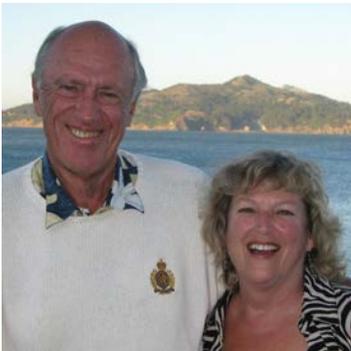
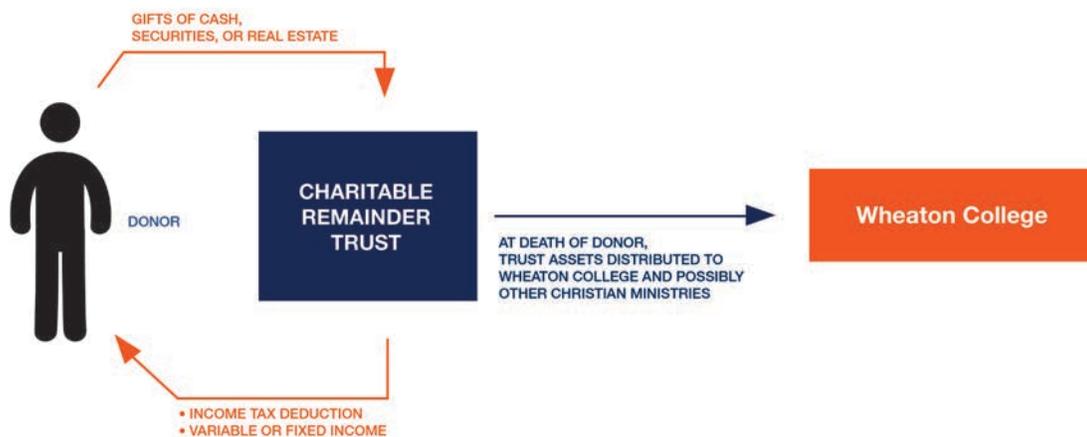


Wheaton College Charitable Remainder Trusts



The charitable remainder trust is one of the most versatile options in charitable gift planning. There are two basic types of charitable remainder trusts: the charitable remainder unitrust and the charitable remainder annuity trust. Both trusts offer lifetime income to you or your loved ones, substantial tax advantages, and the opportunity to make a significant gift to Wheaton College and possibly other charities. You can transfer appreciated property without incurring capital gains taxes that would otherwise be due at the time of a sale. The undiminished sale proceeds will be reinvested in a diversified portfolio, and the trust will pay income to you or your loved ones for life. In addition, you will receive an immediate income tax deduction for the economic value of Wheaton's right to receive the trust proceeds at your death.



“Charitable remainder trusts are a near perfect solution for anyone who wishes to convert an appreciated asset into income and charitable use with minimal taxes! Other folks gave so that we were able to go to excellent Christian colleges, and we felt led to do the same for the next generation.”

Barrett '50 and Regis Anderson

Wheaton College Charitable Remainder Trusts



Charitable Remainder Unitrust

Due to the flexibility allowed in structuring the lifetime income payments, the unitrust is an excellent vehicle for contributions of cash, marketable securities, real estate, and other types of property. The annual unitrust payment is variable since the payment is re-determined each year according to a fixed percentage applied to the then value of the unitrust assets. The investment strategy for a unitrust is to prudently invest the unitrust assets in a diversified portfolio so that the assets (and thus the annual unitrust payments) grow over the life of the unitrust.

Benefits of a Charitable Remainder Unitrust

- Lifetime income
- Partial income tax deduction at time of contribution
- Avoidance of capital gains taxes at contribution and sale of appreciated property
- Tax-free investment and reinvestment of trust property in a diversified portfolio
- Professional fiduciary management services
- Significant investment in the ministry of Wheaton College and other Christian ministries

Charitable Remainder Annuity Trust

The charitable remainder annuity trust is attractive to donors who want fixed annual payments. You receive fixed annual payments in an amount you designate in the trust agreement. The annual payment remains the same throughout your lifetime, assuming the sufficiency of the annuity trust assets. Unlike a gift annuity, which also makes fixed annual payments, an annuity trust allows you to remember other charities, as well as Wheaton College, when the trust makes a final distribution at your death.

The annuity trust has many of the same benefits as the unitrust – lifetime income, a significant partial income tax deduction, avoidance of initial capital gains taxes at contribution and sale of appreciated property, and the ability to remember other charities. Unlike the unitrust, the only funding options appropriate for funding an annuity trust are appreciated marketable securities and cash.

The above information is provided for informational purposes and is not intended as legal or financial advice. Any suggestions should only be implemented with the advice of your attorney or other qualified advisor.