

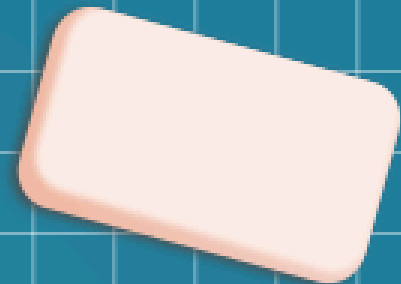
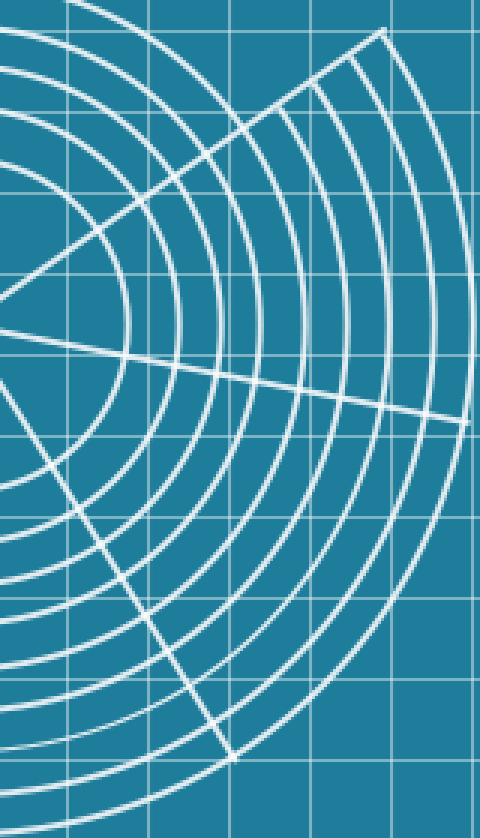


Charitable Remainder Trusts

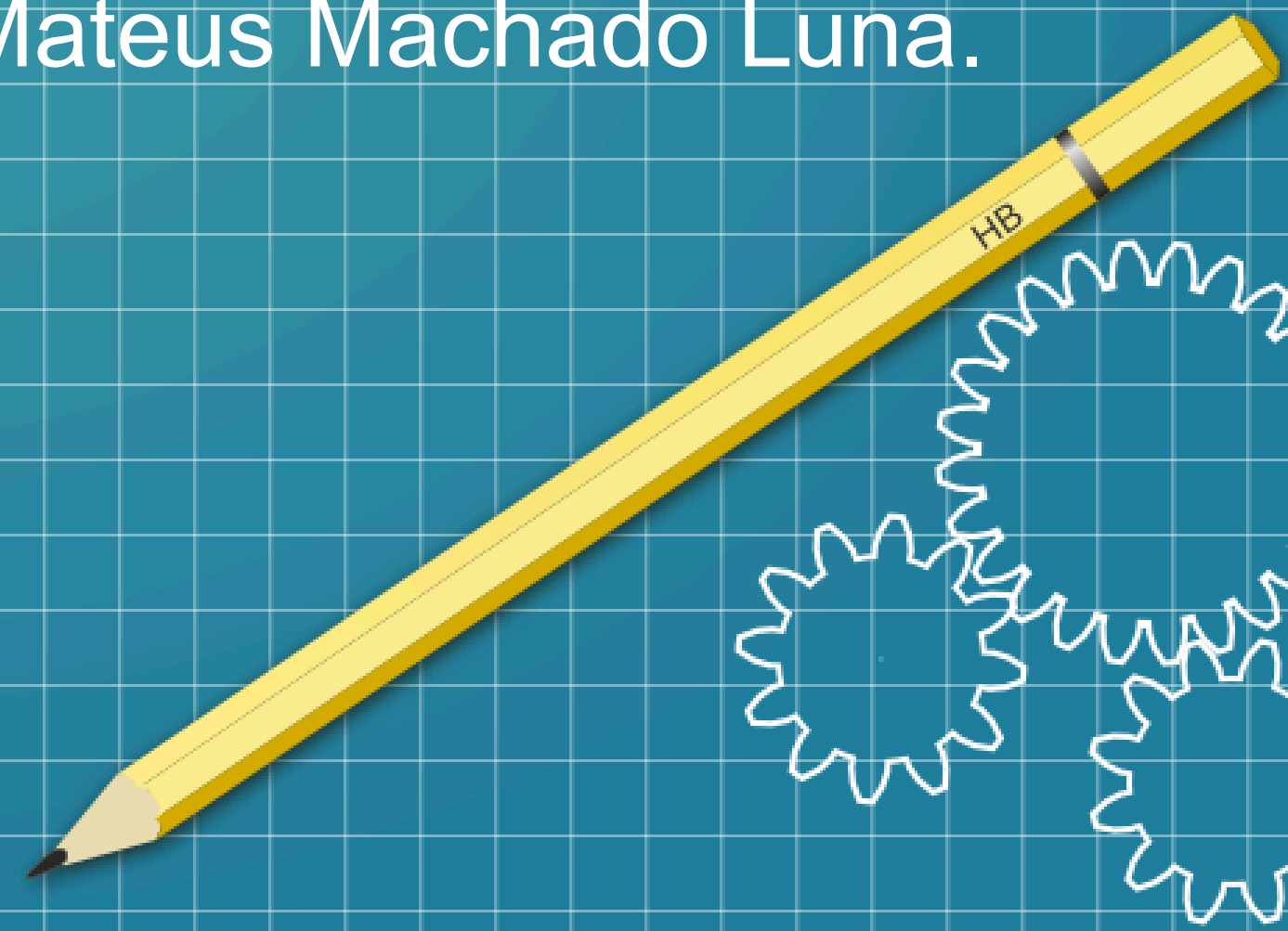
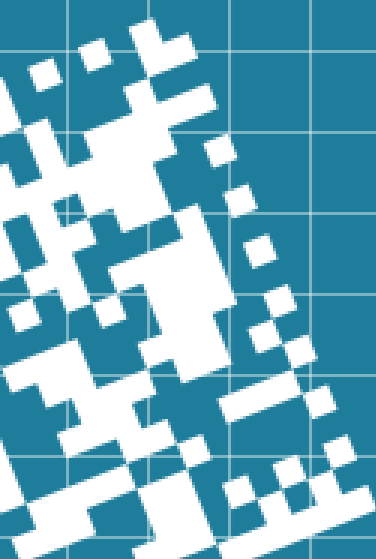
An Irrevocable Trust

A Vehicle for Tax Savings and Estate Planning





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Charitable Remainder Trusts

The Benefits

Charitable Tax Deduction

No Capital Gains Tax on Sale of Assets

Investments Grow Tax Free

Guaranteed Income for Life

Assets Removed From Your Estate

Assets Protected from Legal Action



Charitable Remainder Trusts

Who is Involved?

The Grantor

The Trustee

The Special Trustee

The Income Recipient

The Charitable Income Recipient

Charitable Remainder Trusts

The Grantor

The Individual Who Donates Property to the CRT
Can be Multiple Individuals (Spouses)
May Make additional Donations during the Life of the
CRT
Receives the Charitable Tax Deduction
Can Receive Income For Life

Charitable Remainder Trusts

The Trustee

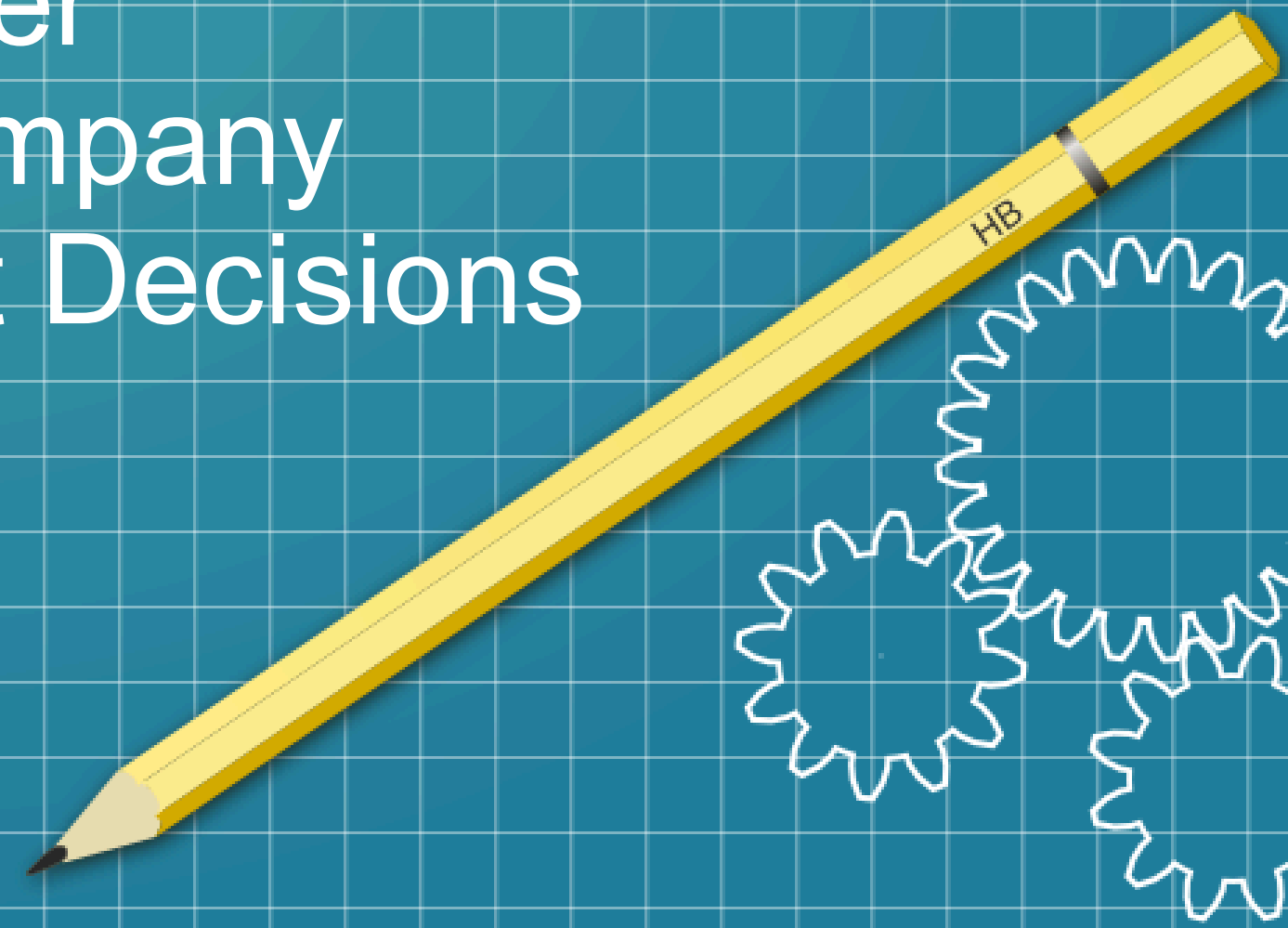
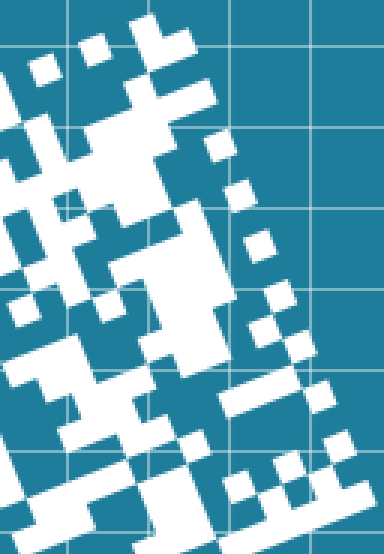
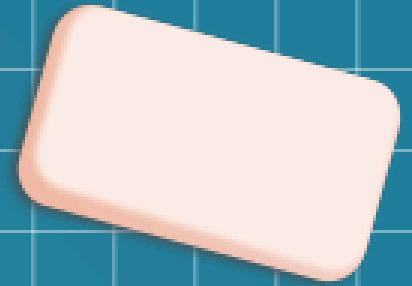
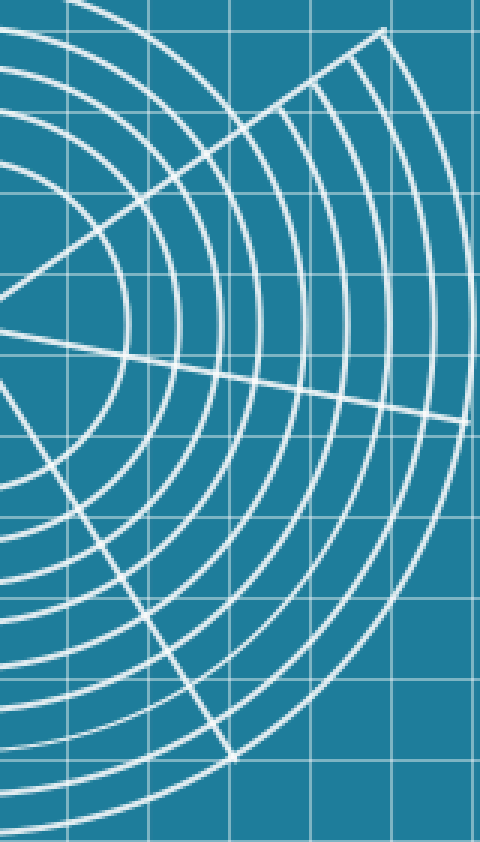
The Individual Who Manages The Trust

Can Be the Grantor

Can Be a Family Member

Other Individual or Trust Company

Must make “Prudent” Investment Decisions



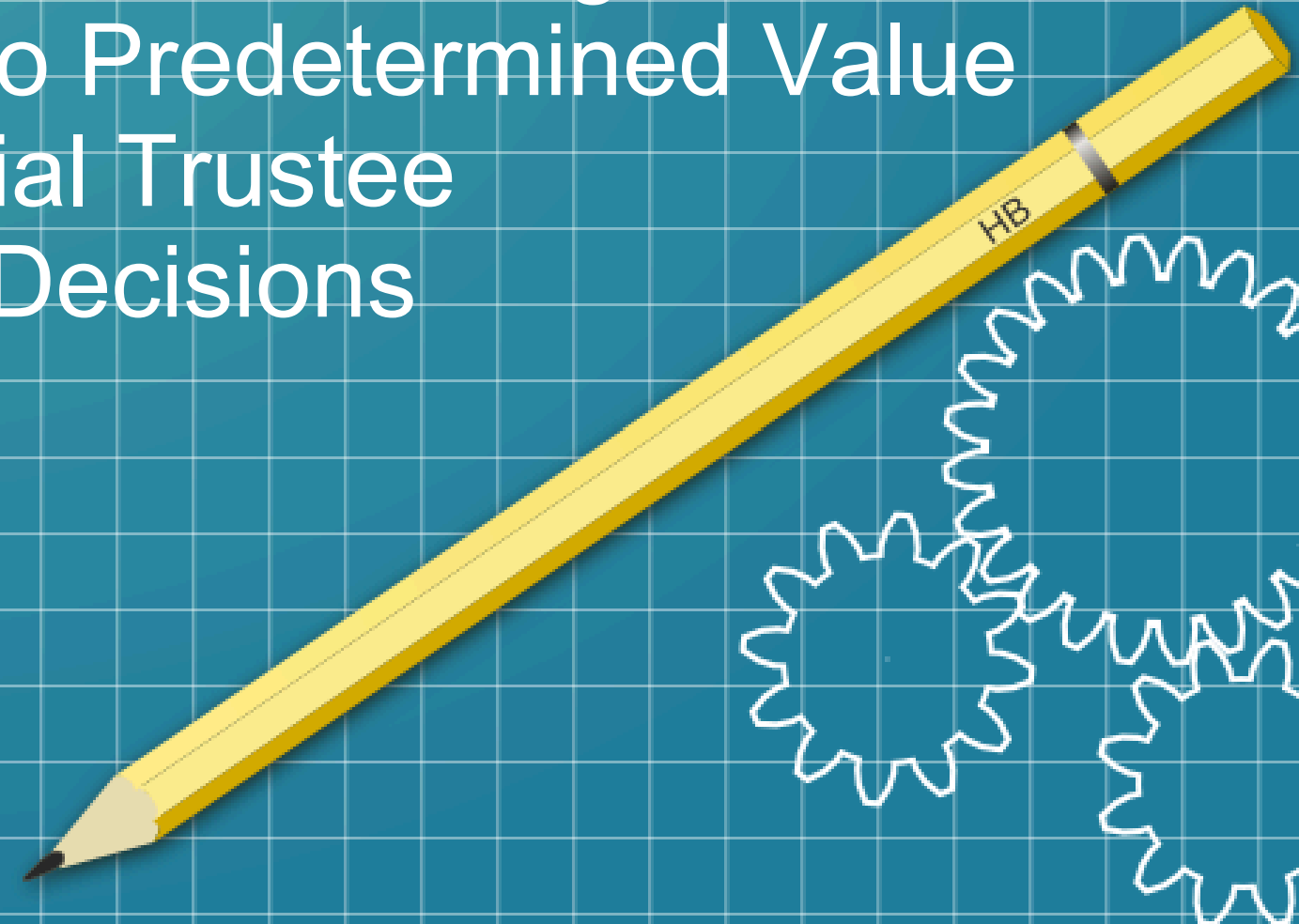


Charitable Remainder Trusts

The Special Trustee

An Individual who is Independent from the Trustee
(Adverse Party)

Is necessary when there is the Potential of Self Dealing
When an Asset is to be Purchased or Sold with No Predetermined Value
Anytime the Trustee requests a Special Trustee
Must also make “Prudent” Financial Decisions

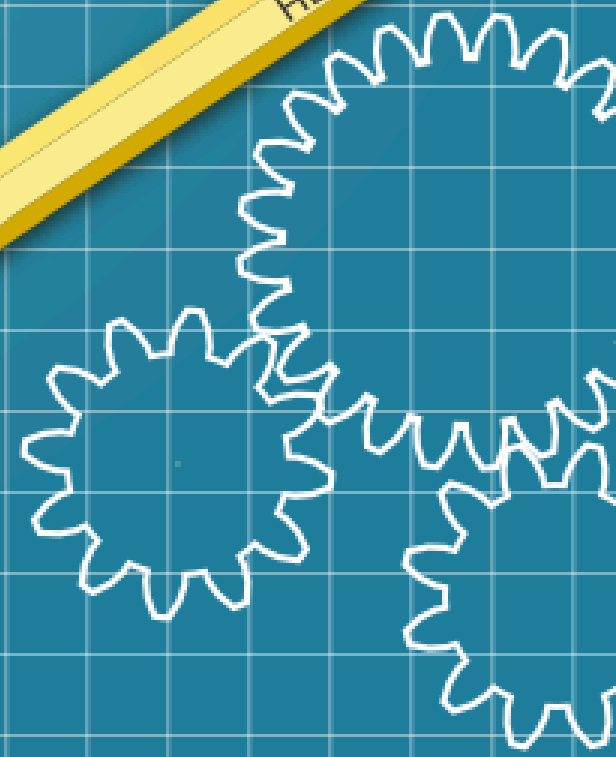
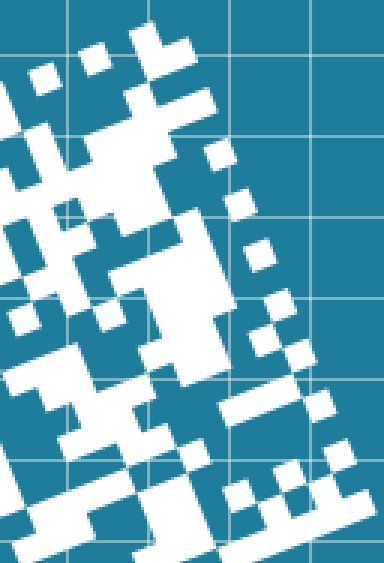
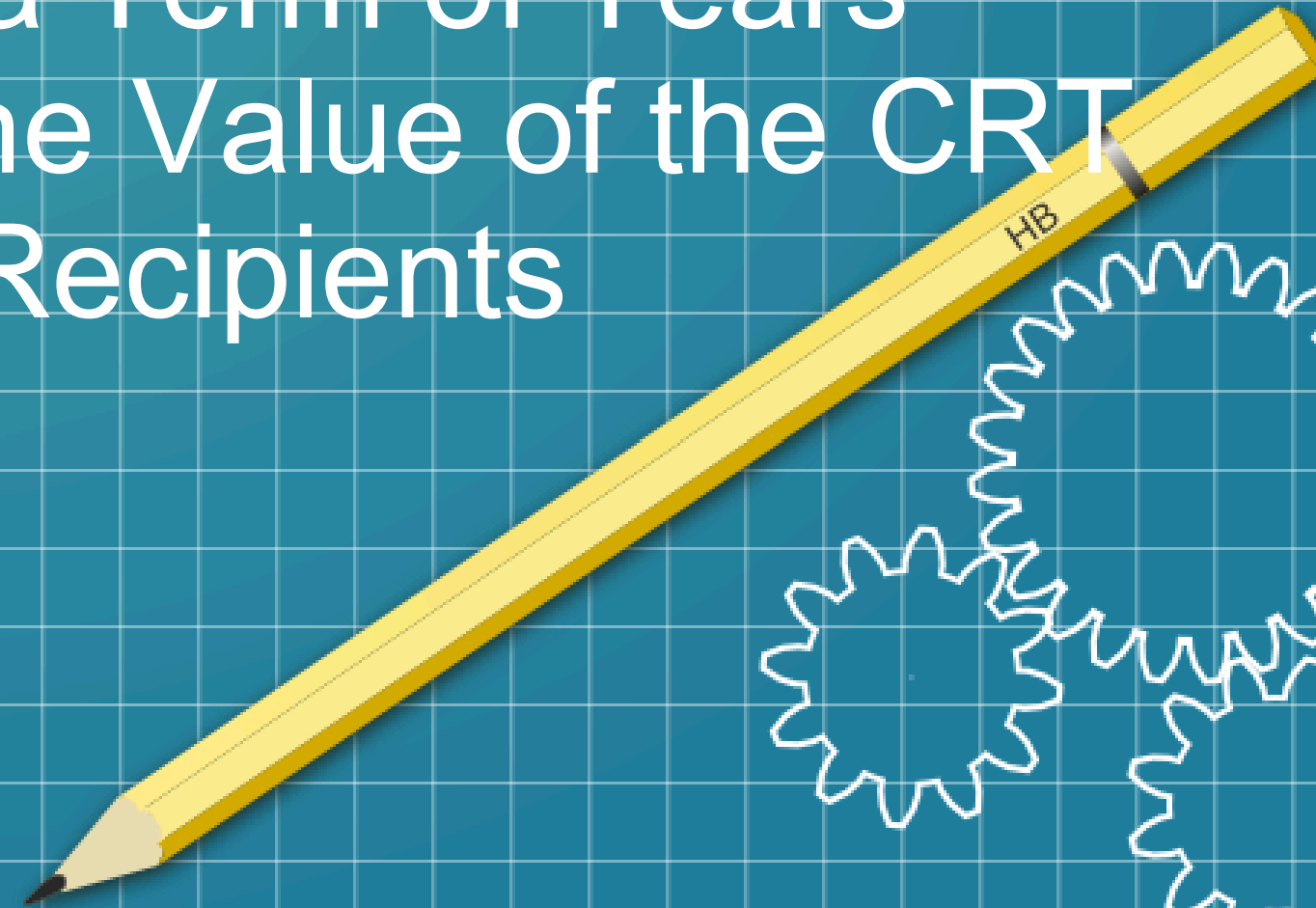


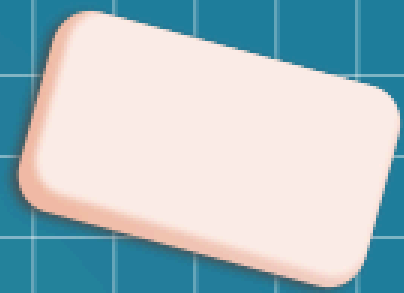
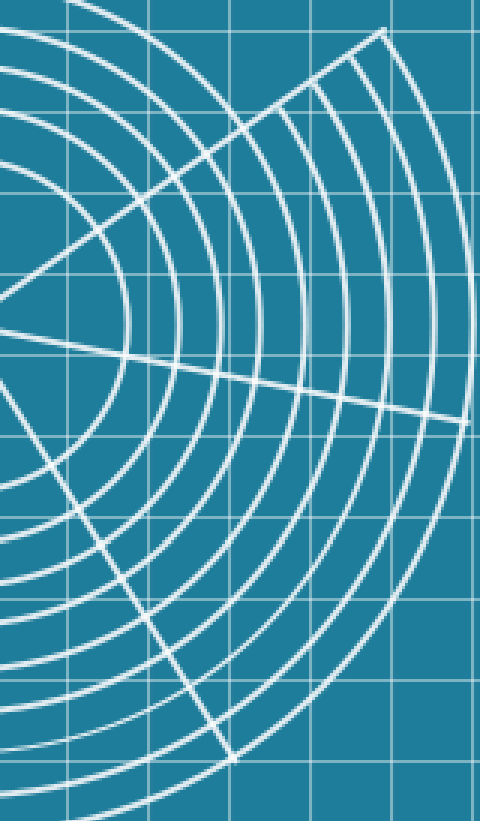


Charitable Remainder Trusts

The Income Recipient

The Individual Who Receives Distributions
Can be Monthly – Quarterly- Semi Annual – Annual
For the Life of the Beneficiary(s) or a Term of Years
Required to receive a minimum 5% of the Value of the CRT
May have successor Income Recipients

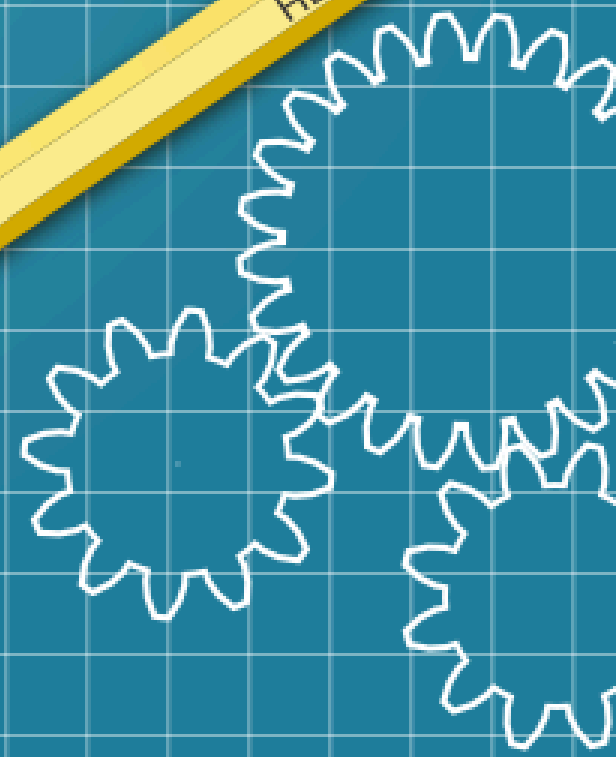
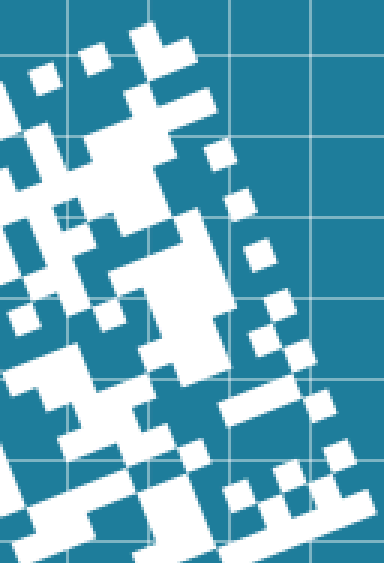
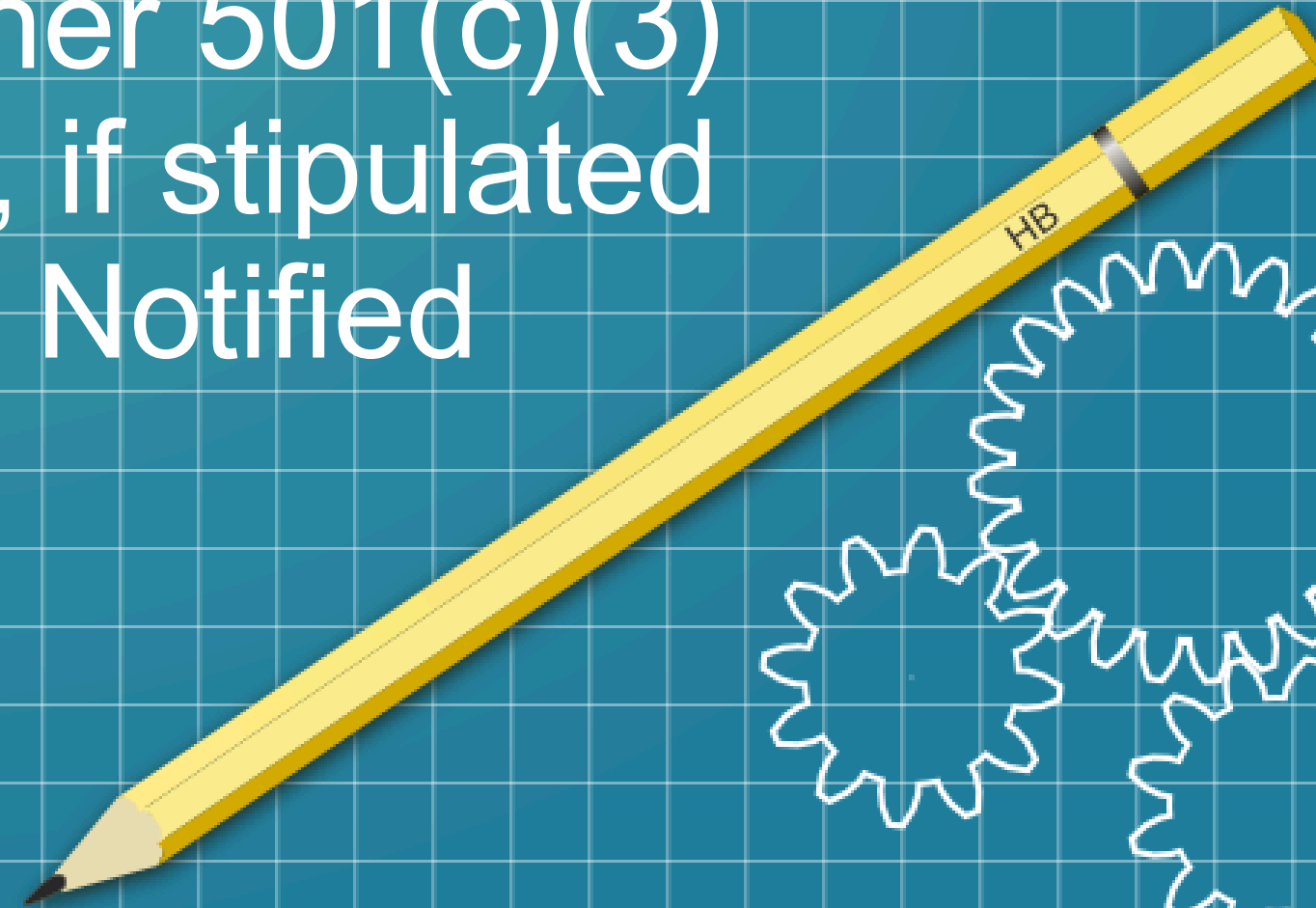


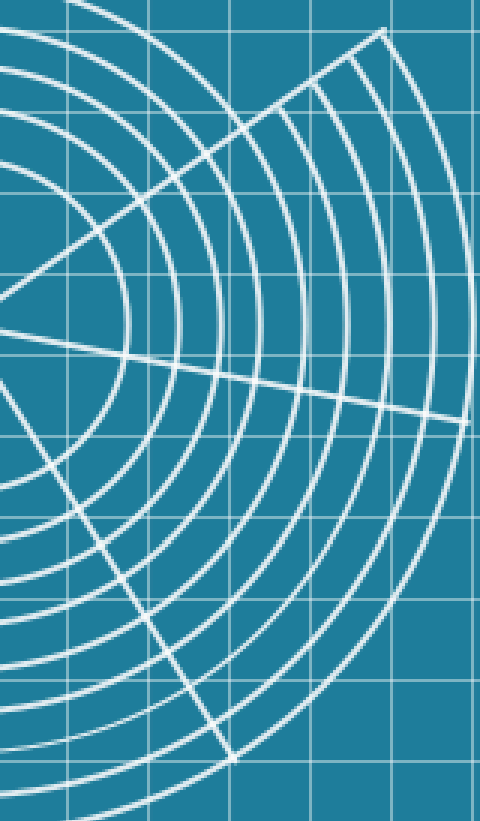


Charitable Remainder Trusts

The Charitable Recipient

Must be a 501(c)(3) Tax Exempt Organization
Receives the Remainderum of the Trust Upon Termination
Can be changed anytime to another 501(c)(3)
Can receive Annual Distributions, if stipulated
Charity Does Not Need to be Notified





Types of CRTs

Charitable Remainder Unitrust
(CRUT)

Charitable Remainder Annuity Trust
(CRAT)

Charitable Remainder Trust with Makeup
Provision (NIMCRUT)

Charitable Remainder Flip Trust
(CRFT)

Charitable Remainder Lead Trust
(CRLT)



Charitable Remainder Unitrust

Distribution based on Net Value of the Assets

Distribution must be between 5% - 50%

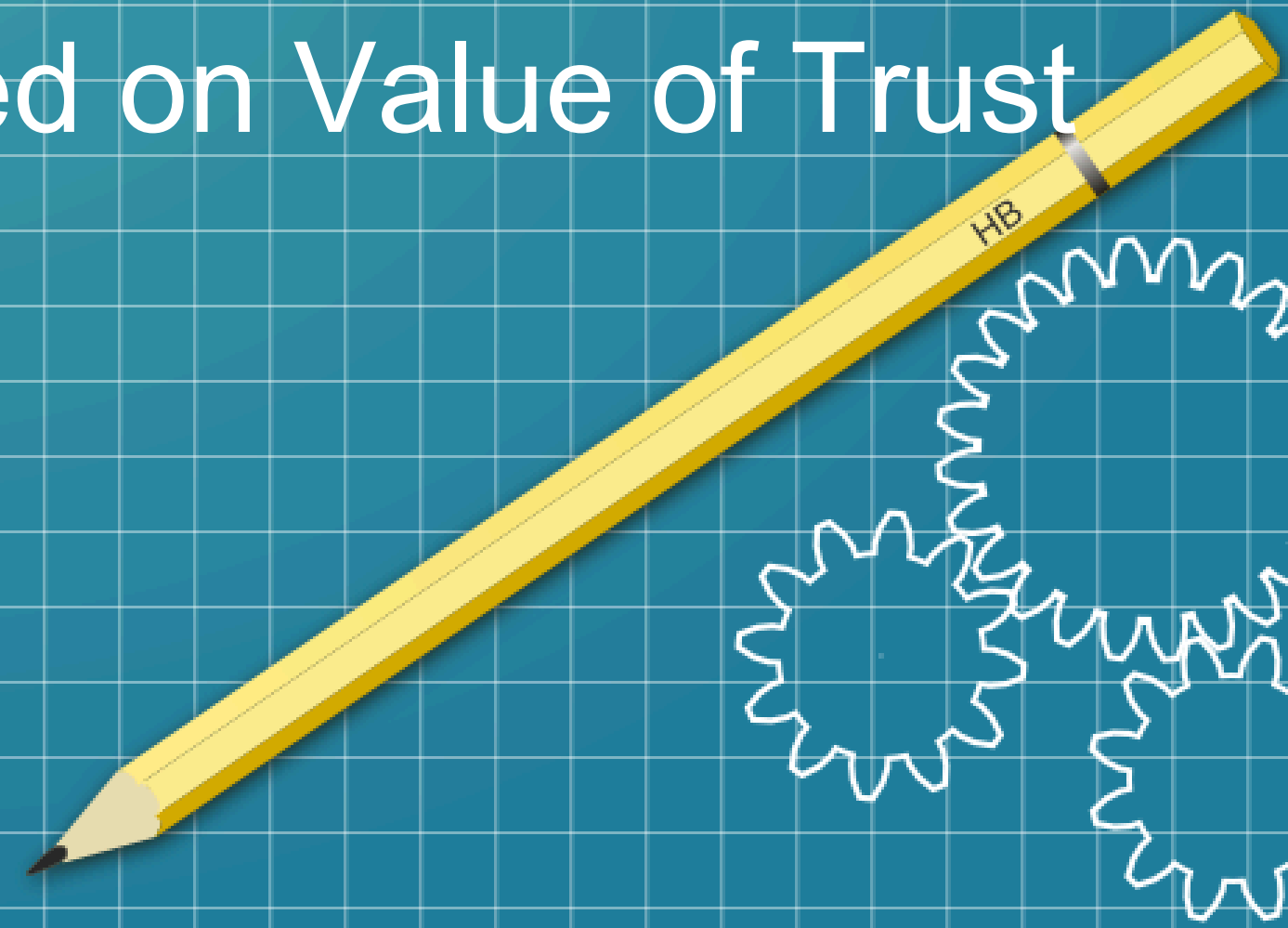
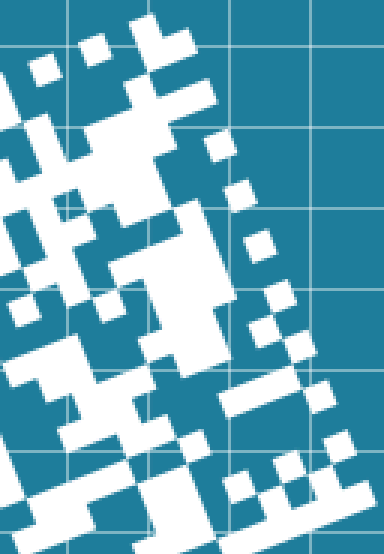
Distribution must be paid at least annually

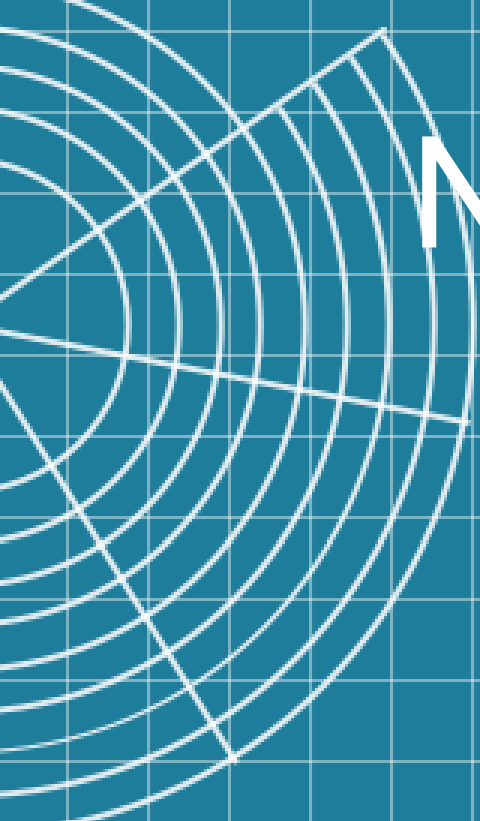


Charitable Remainder Annuity Trust

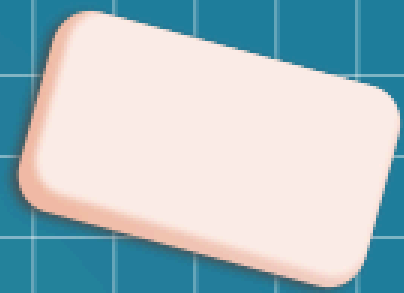
Same as CRUT
Except:

Distribution based on Fixed Dollar Amount
Annual Distribution amount is **not** Based on Value of Trust





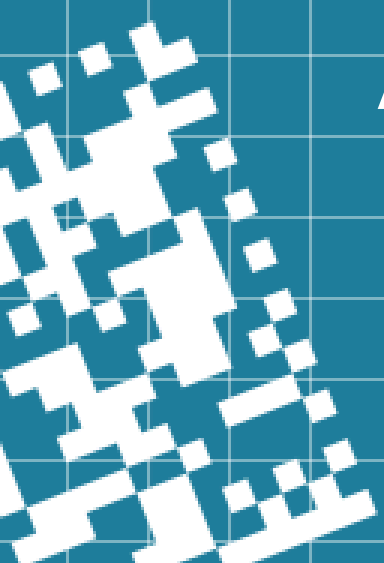

Net Income Makeup Charitable Remainder Unitrust NIMCRUT



Same as a CRUT
Except

Control the Amount of Income to be Distributed
Less Income = Less Taxes Paid

Distributions are either the Stipulated Amount or Income Only
If Income only, the difference will be Distributed in Future Years
Used to Minimize Distributions now and maximize for the Future.
Accomplished Through Diversification of Investments



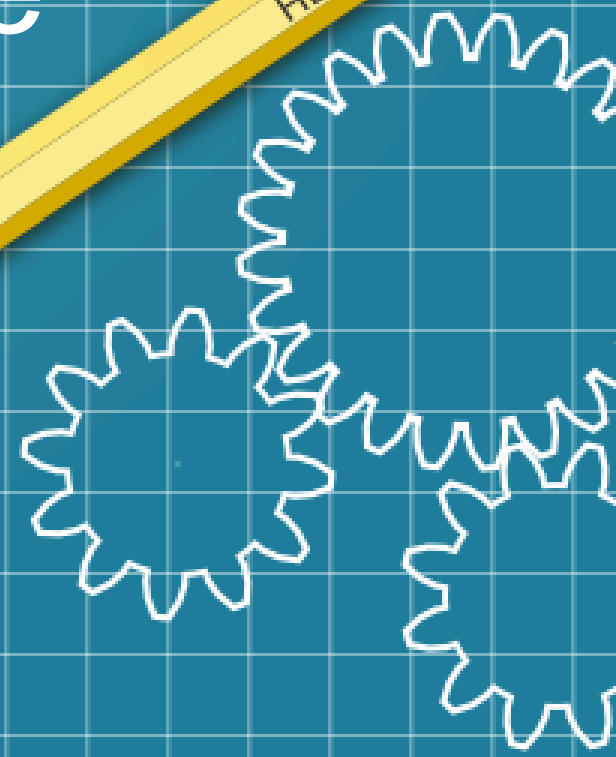
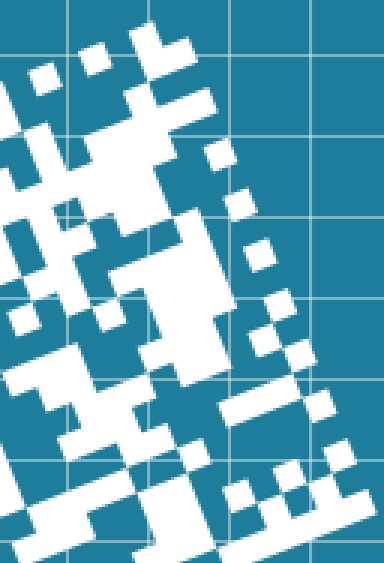
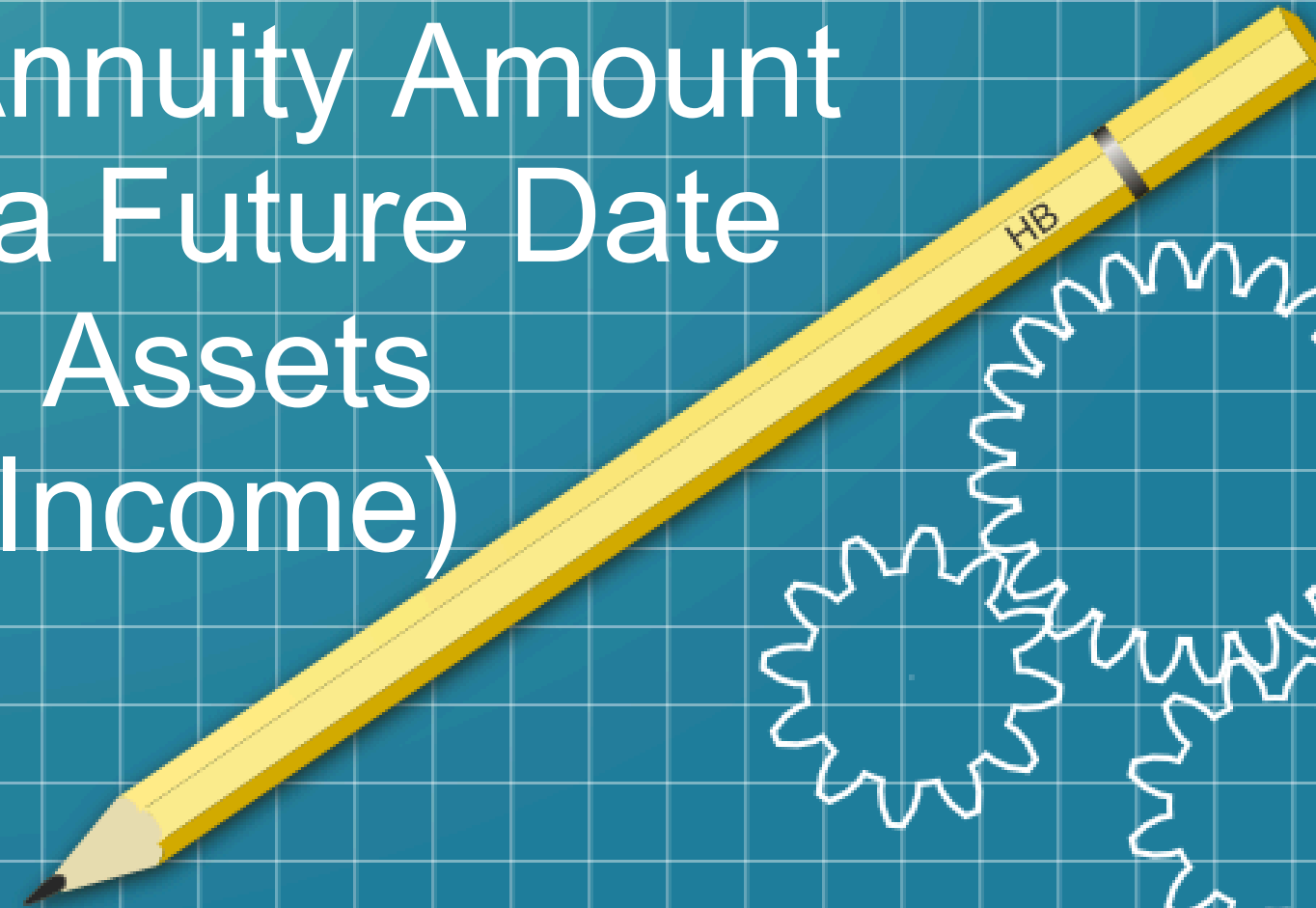


Charitable Remainder Flip Trust

Same as CRUT
Except:

Has a “Trigger” Date

Stipulated Date when the Trust Converts from an
Income Only Distribution to a Uni or Annuity Amount
Defers potential Taxable Income To a Future Date
Good For Donating Non-Liquid Assets
(Assets That Do Not Generate Income)



Charitable Lead Trust

Same as CRUT

Except:

Immediate tax deduction at The Present Value of the Trust
(Amount of Donation)

501(c)(3) Receives an Annual Distribution For The Life Of The Trust
Upon Trust Termination, Trust Returns Assets to the Grantor
Grantor is Taxed on Trusts Income each year

Recap

Multiple Types To Suite Your Needs
Charitable Tax Deduction
Income For Life or Term of Trust
Asset Protection
Decrease the Value of Your Estate
Manage The Trust



Criterion Advisors Group



How To Contact Us

Telephone: 939-391-1680

Email: peter@critterionadvisorsgroup.com

Mailing Address: Masiones De Playa 36 Hucares
Naguabo PR 00718
peter@critterionadvisorsgroup.com



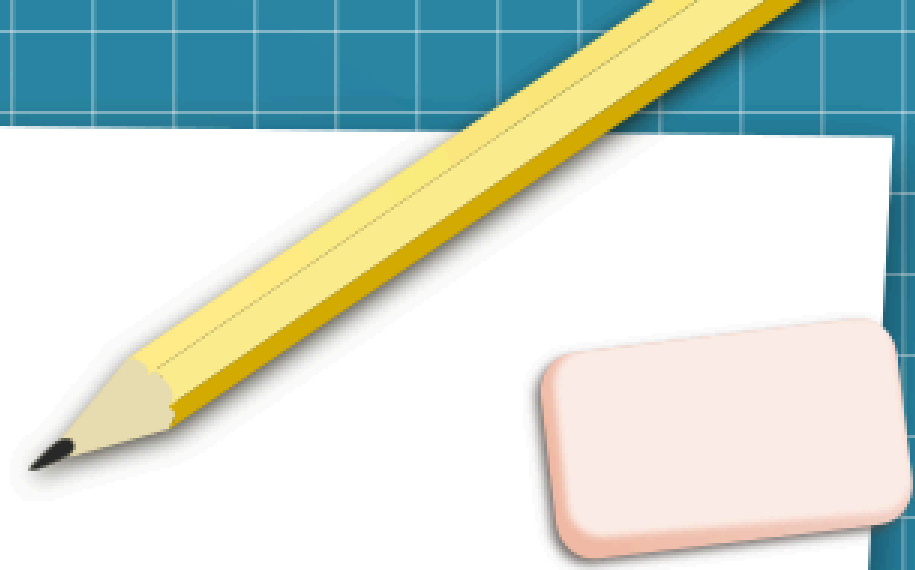
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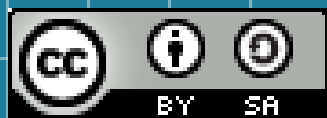
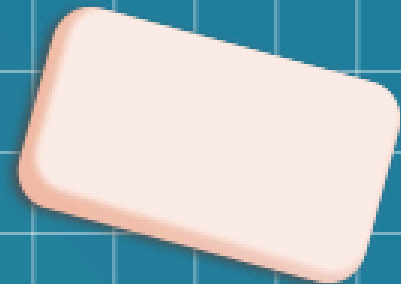
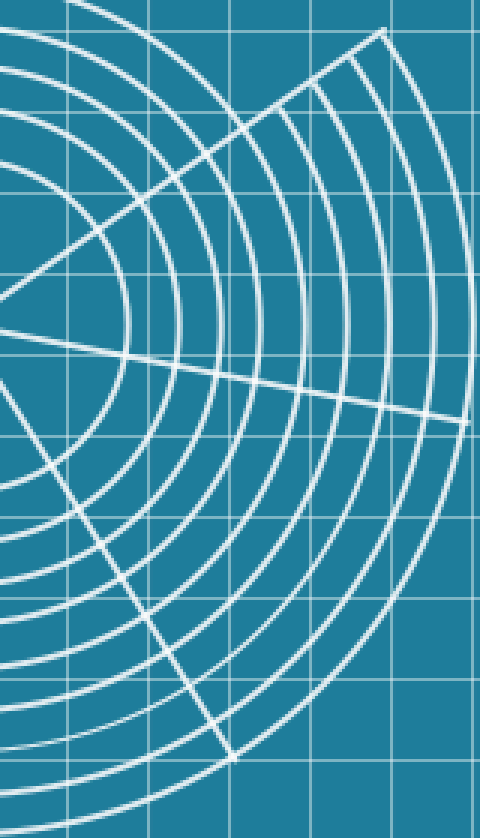


Charitable Remainder Trusts

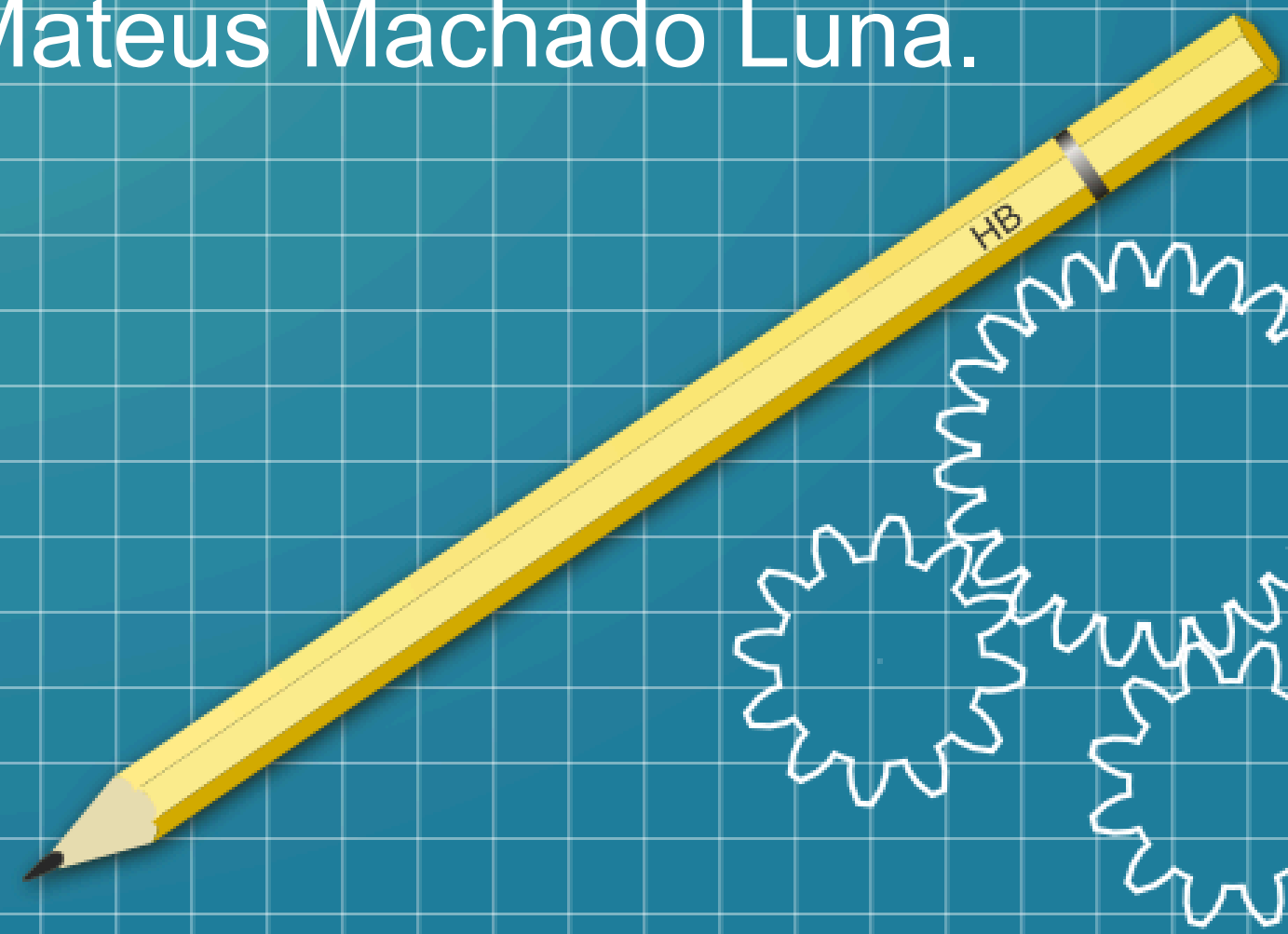
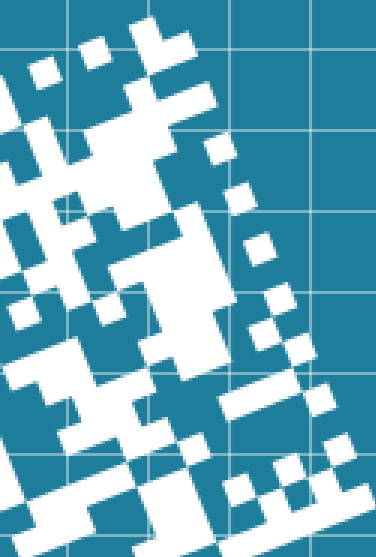
The Benefits

Charitable Tax Deduction
No Capital Gains Tax on Sale of Assets
Investments Grow Tax Free
Guaranteed Income for Life
Assets Removed From Your Estate
Assets Protected from Legal Action





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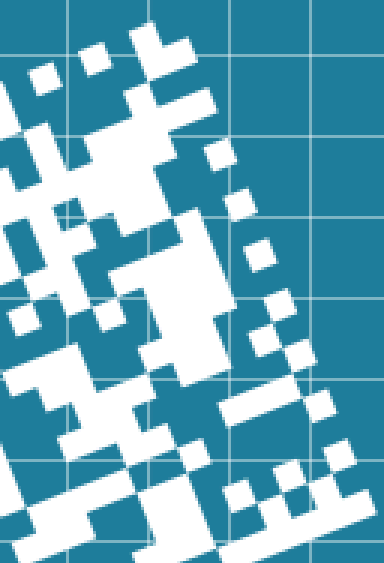
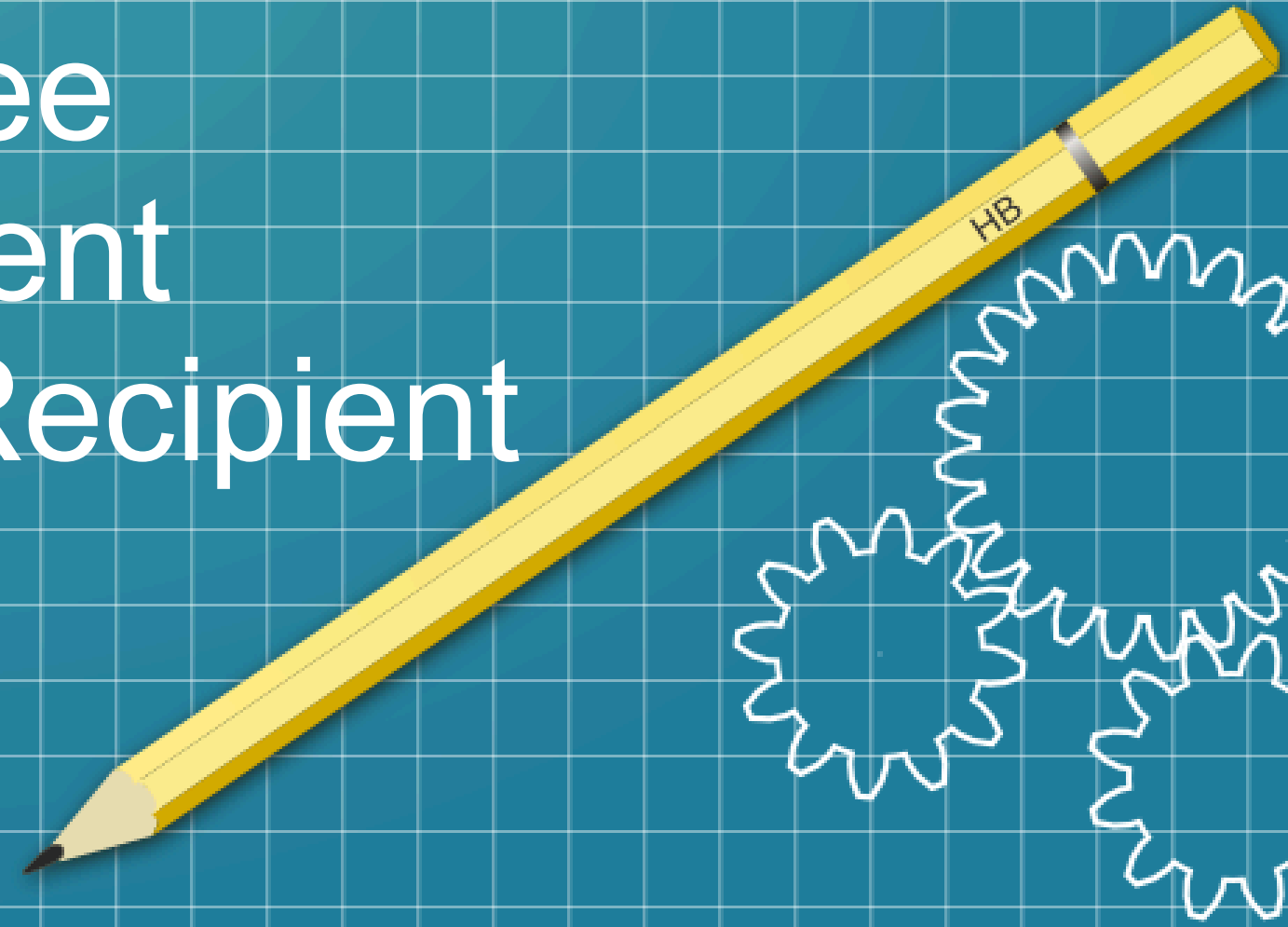


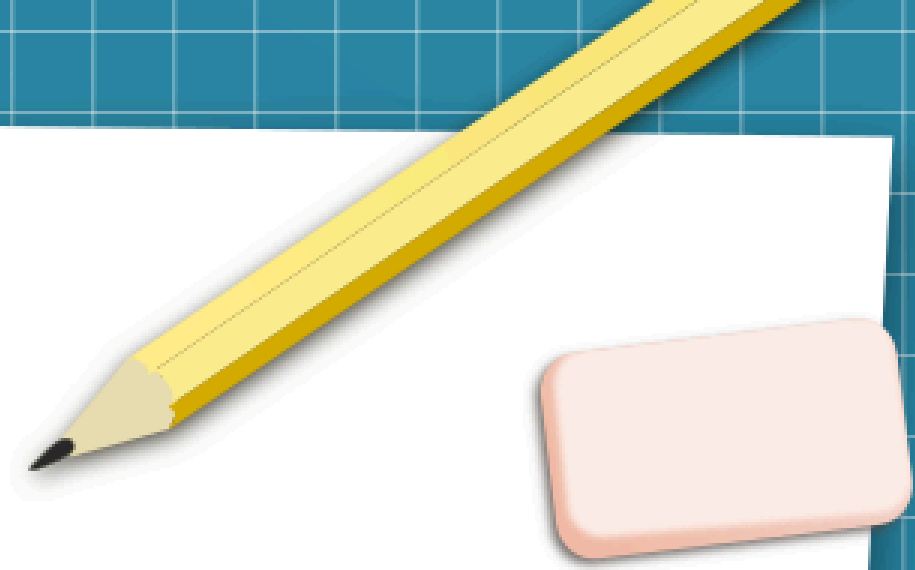


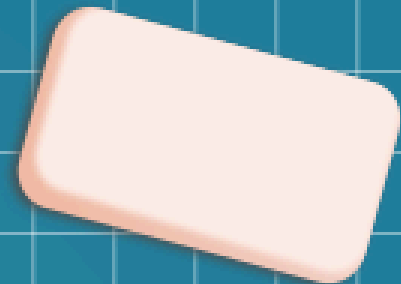
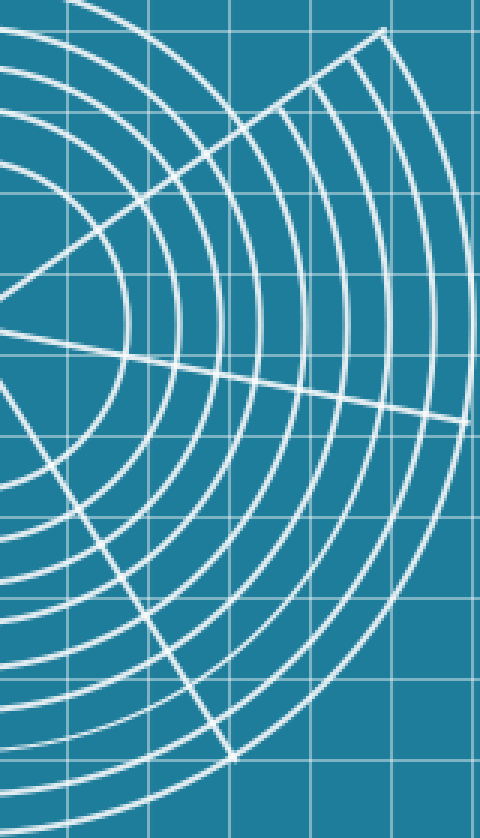
Charitable Remainder Trusts

Who is Involved?

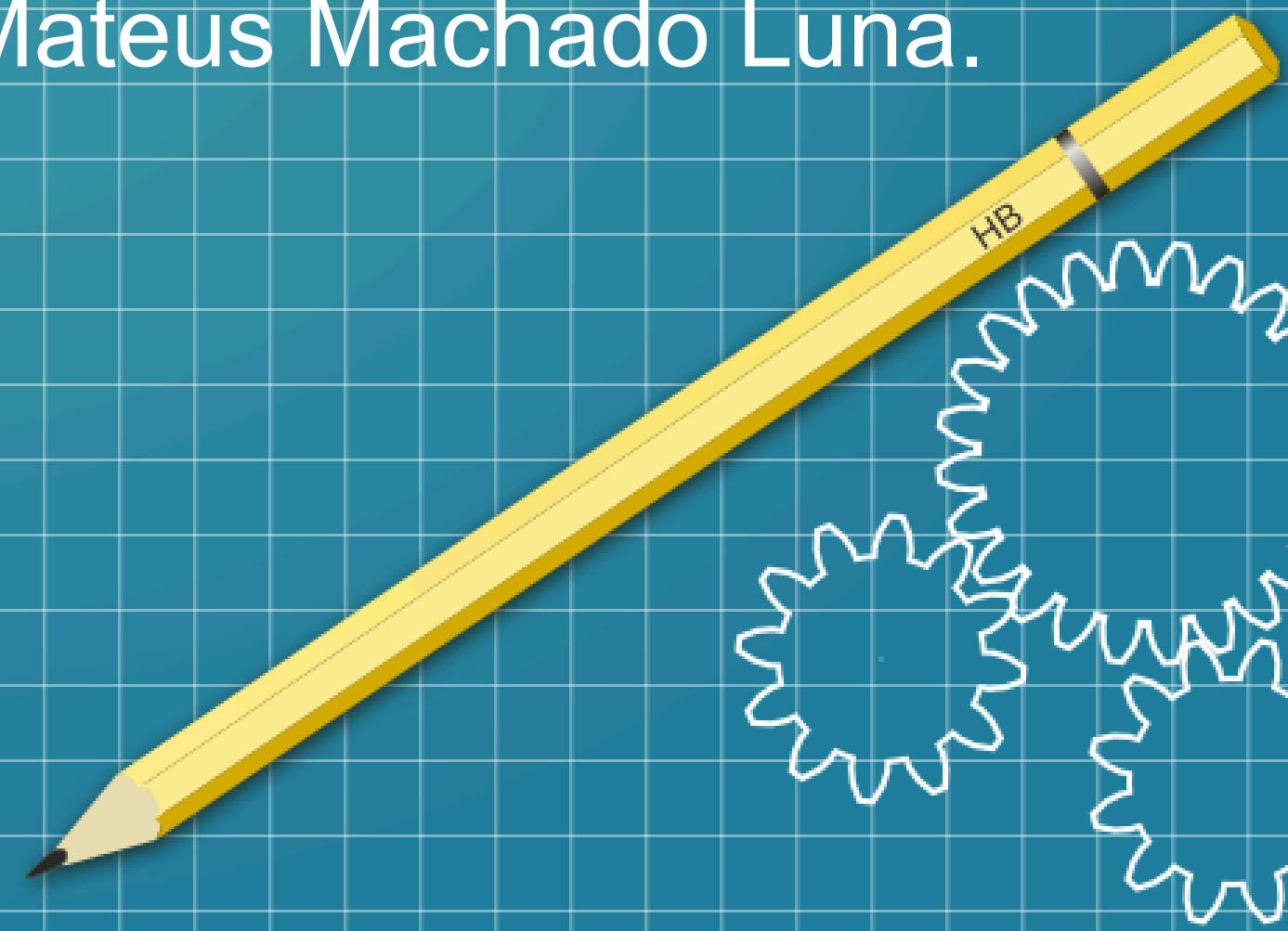
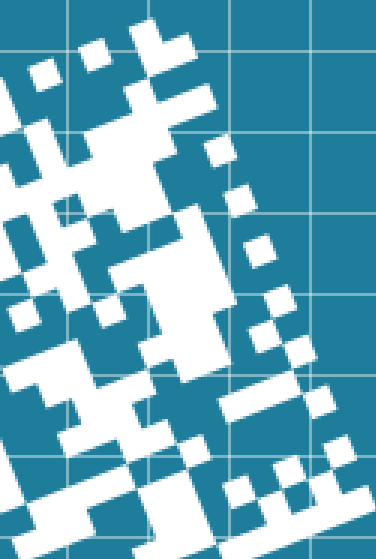
The Grantor
The Trustee
The Special Trustee
The Income Recipient
The Charitable Income Recipient

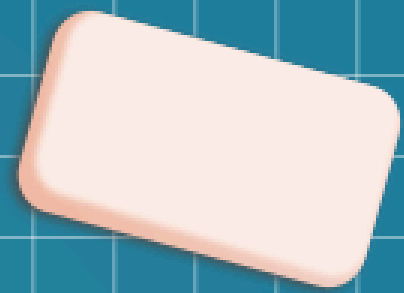
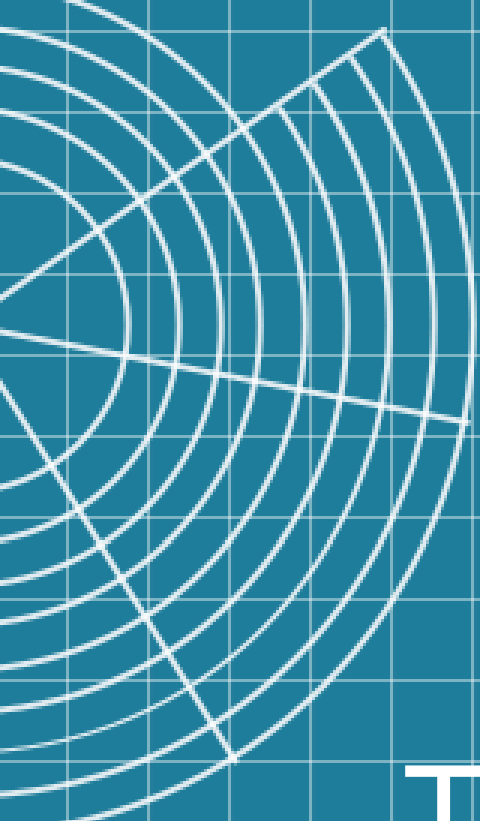






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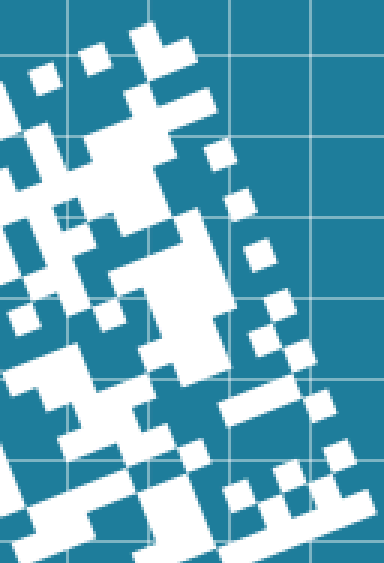
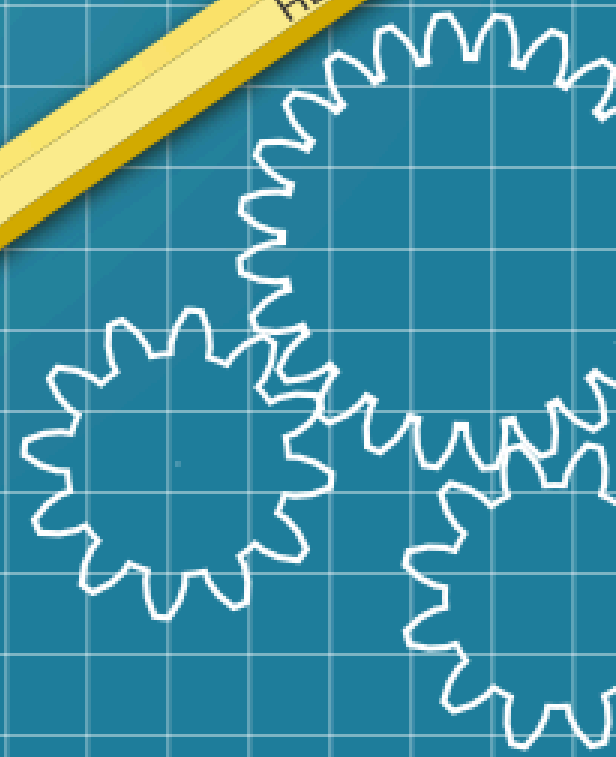
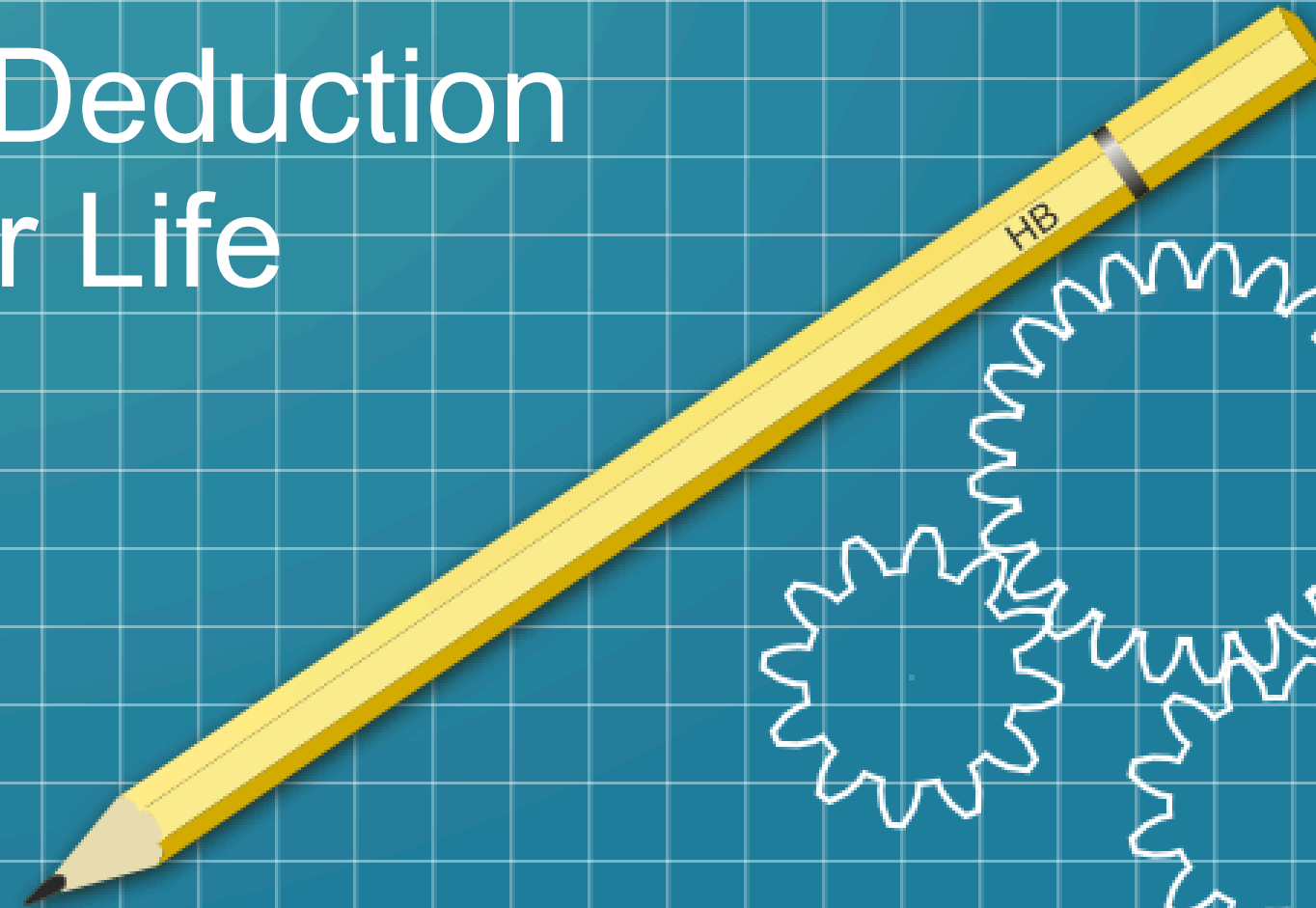


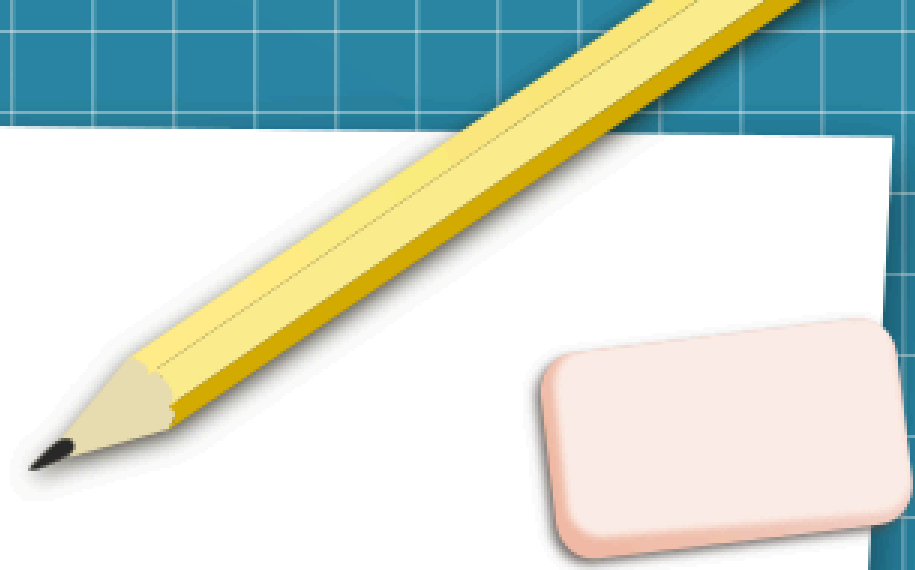


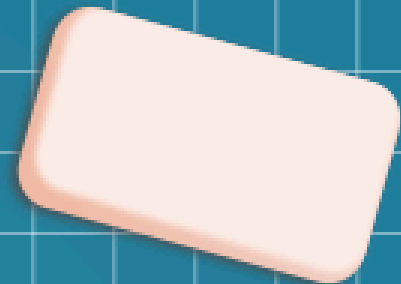
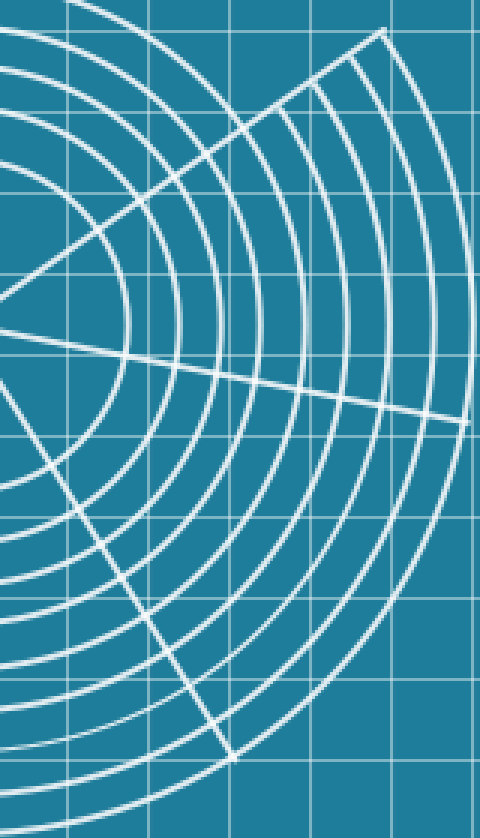
Charitable Remainder Trusts

The Grantor

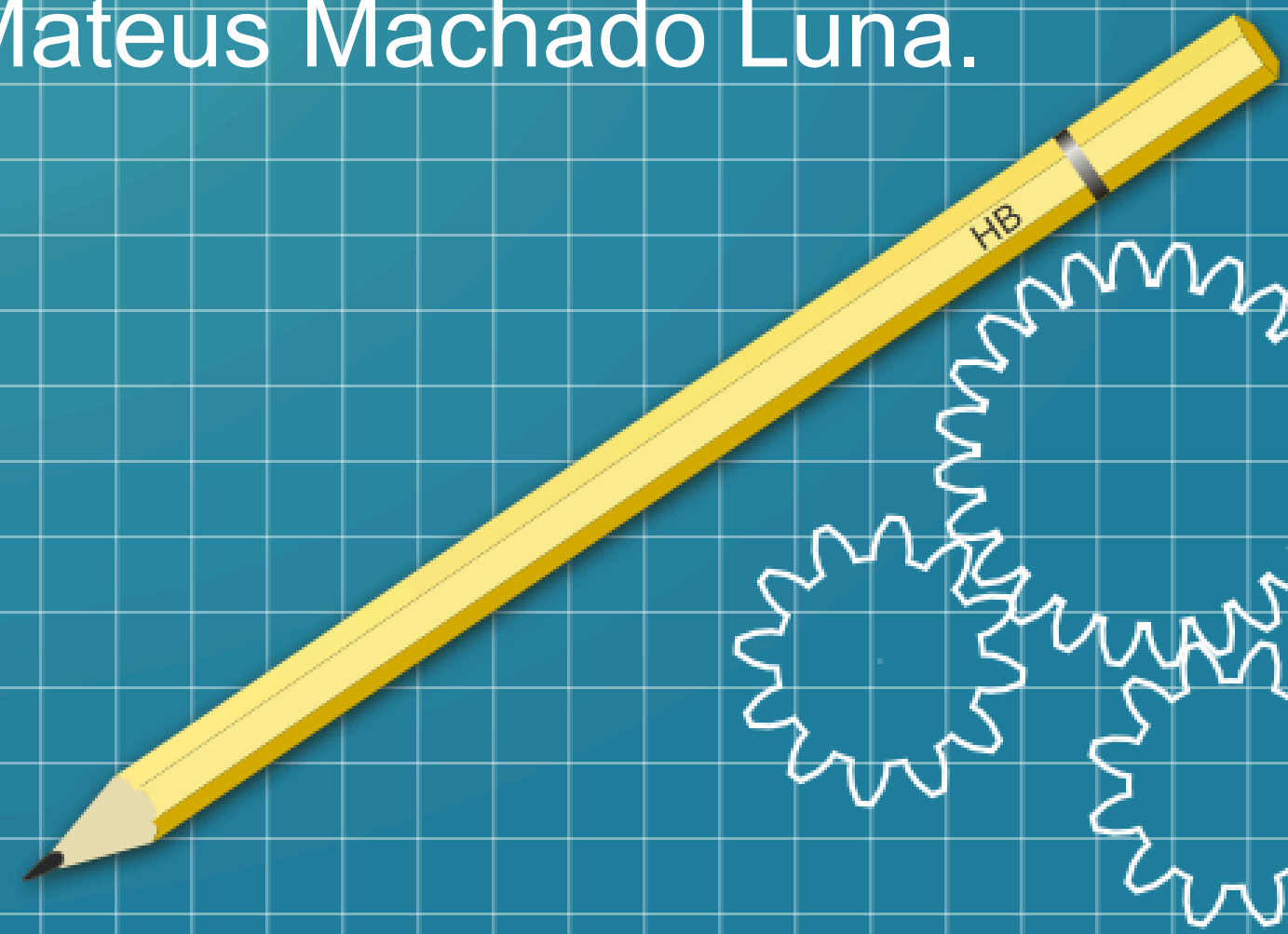
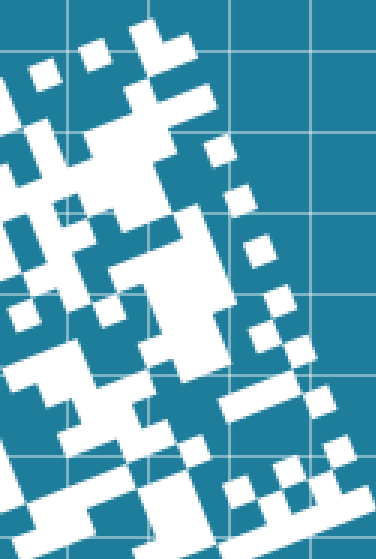
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Can Receive Income For Life







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Charitable Remainder Trusts

The Trustee

The Individual Who Manages The Trust

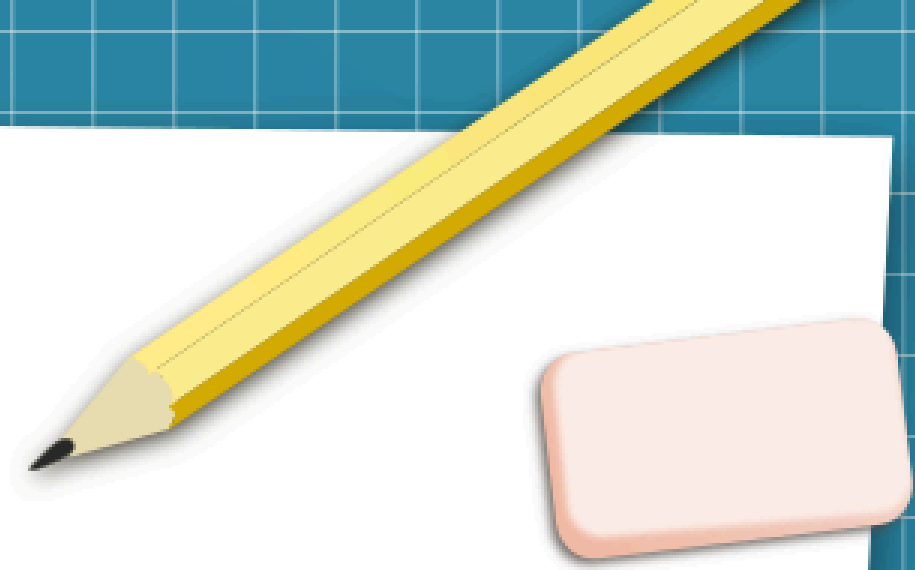
Can Be the Grantor

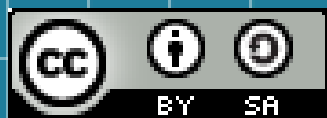
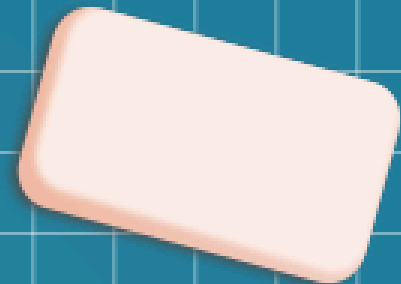
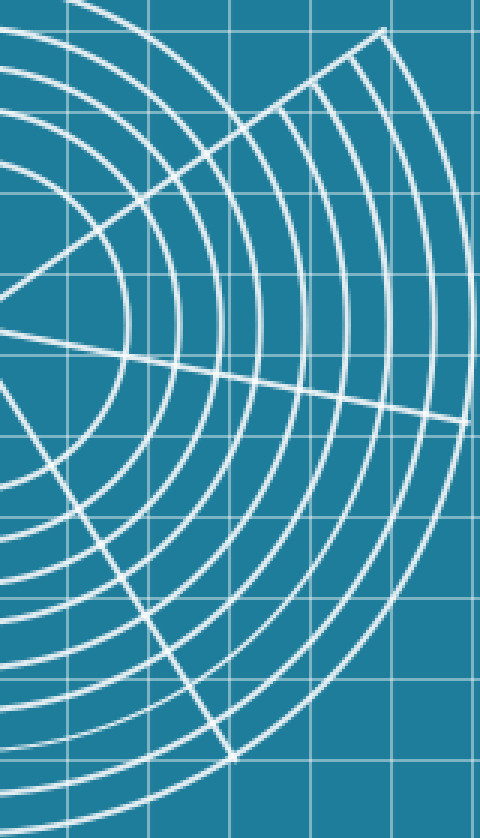
Can Be a Family Member

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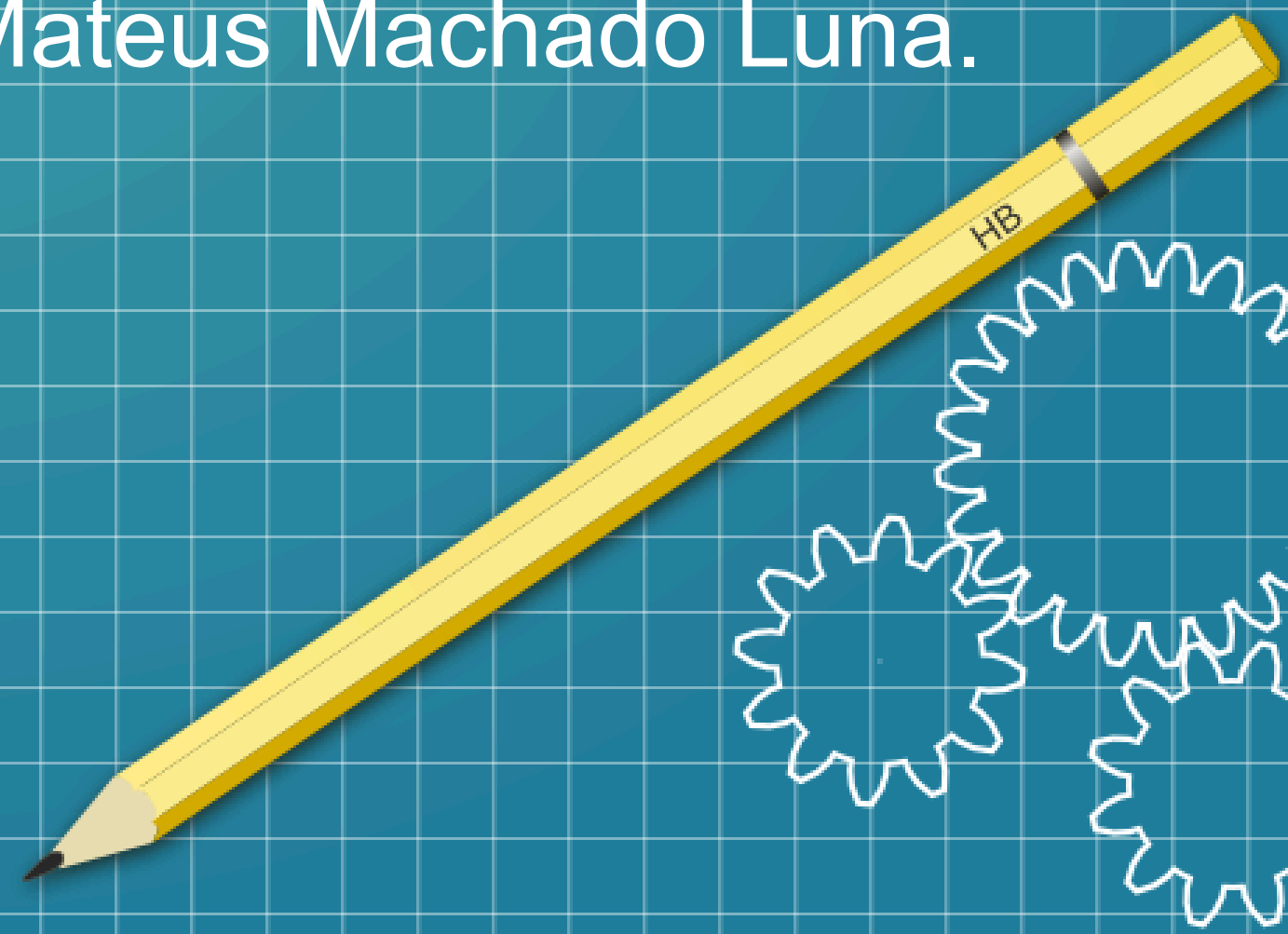
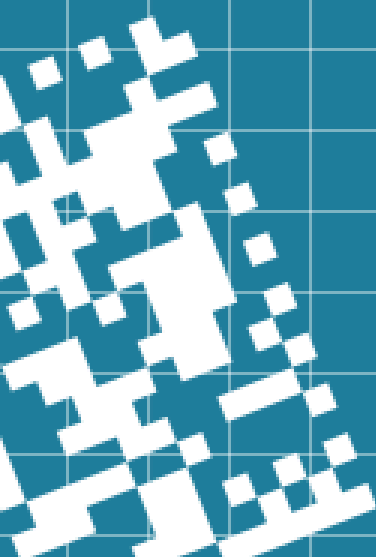
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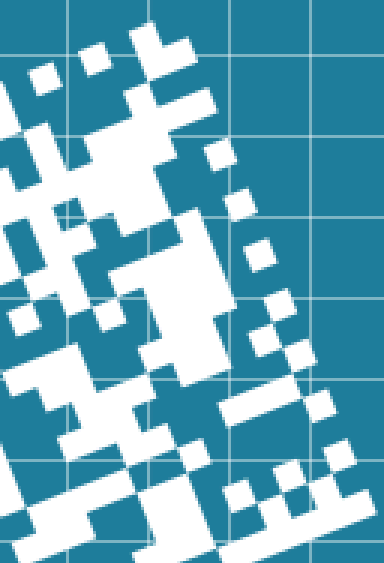
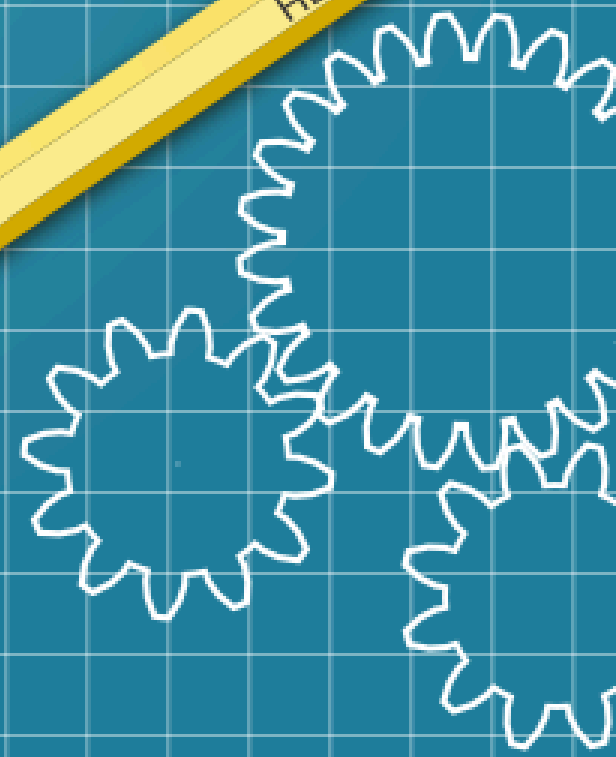



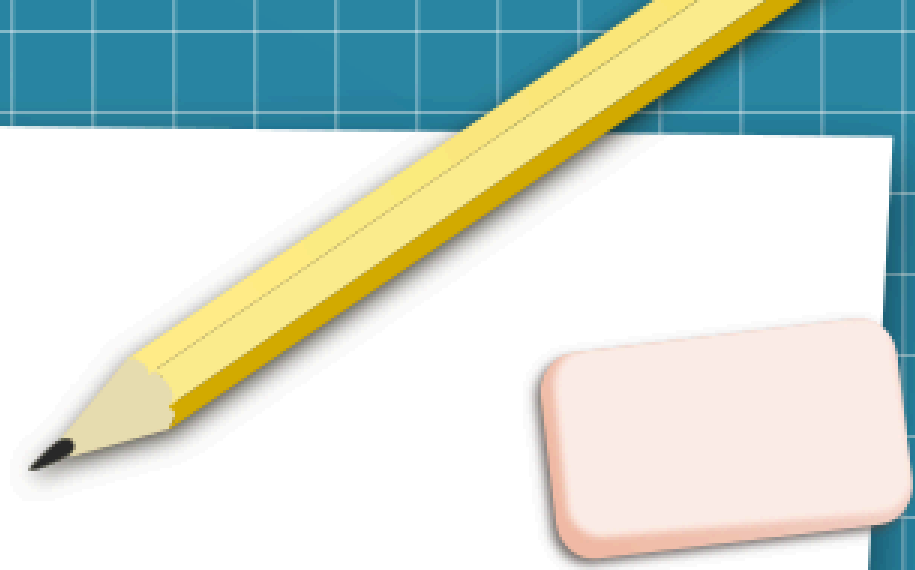
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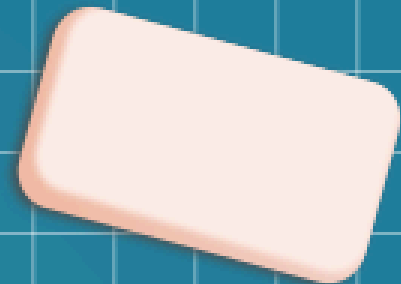
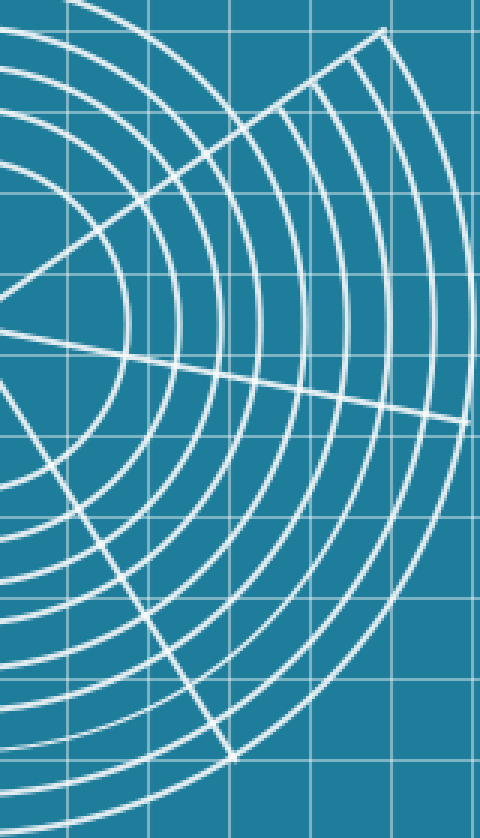
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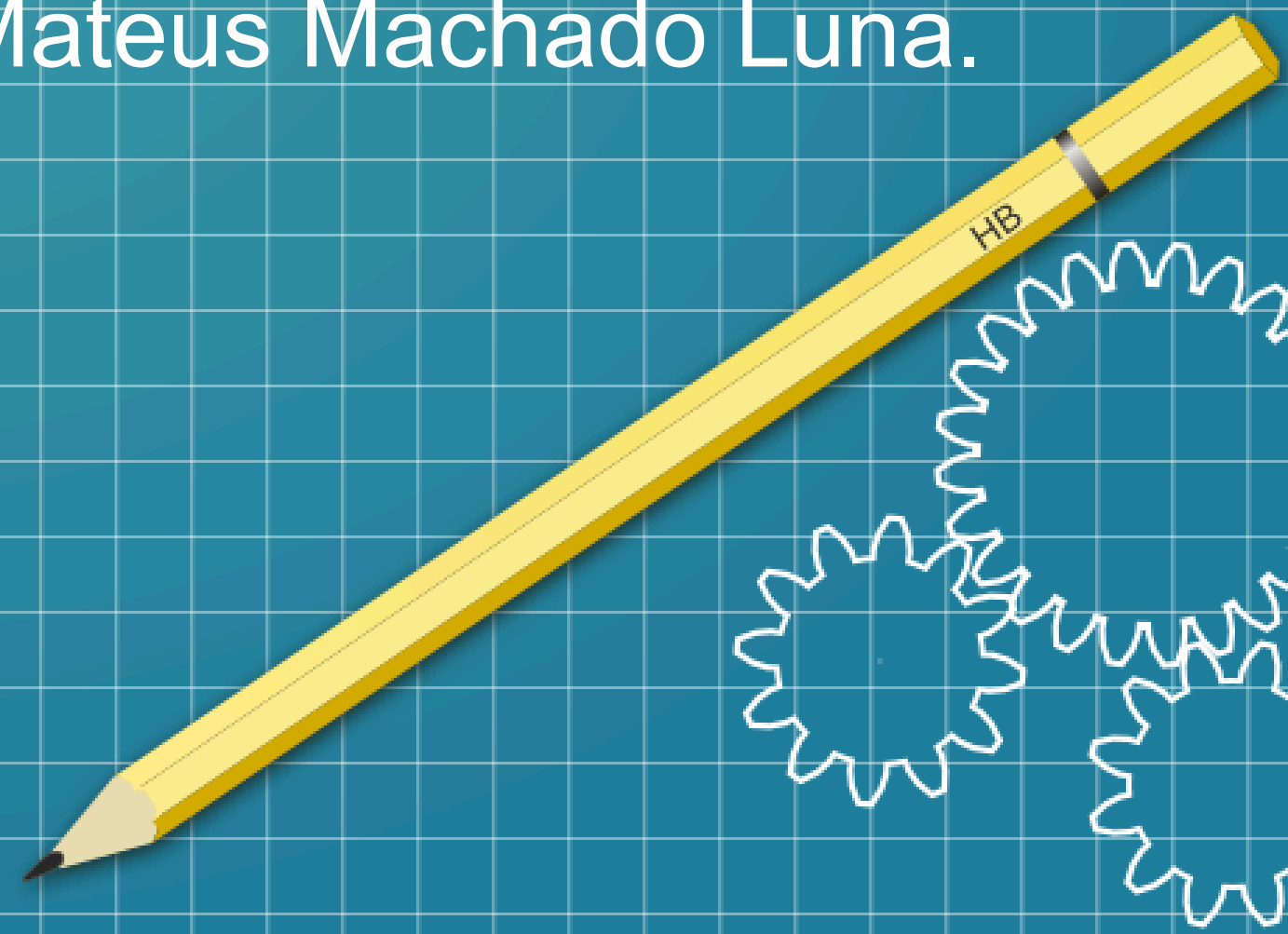
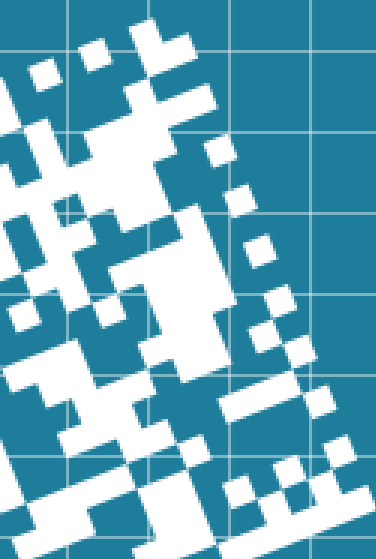
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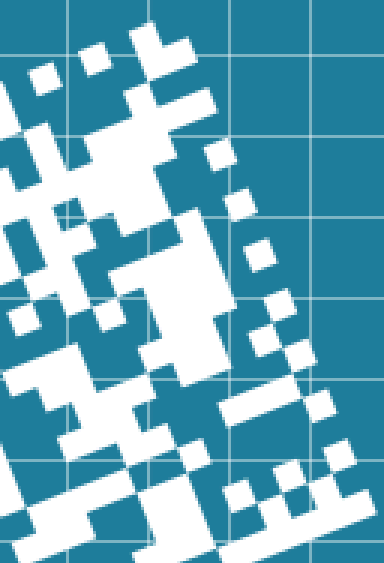
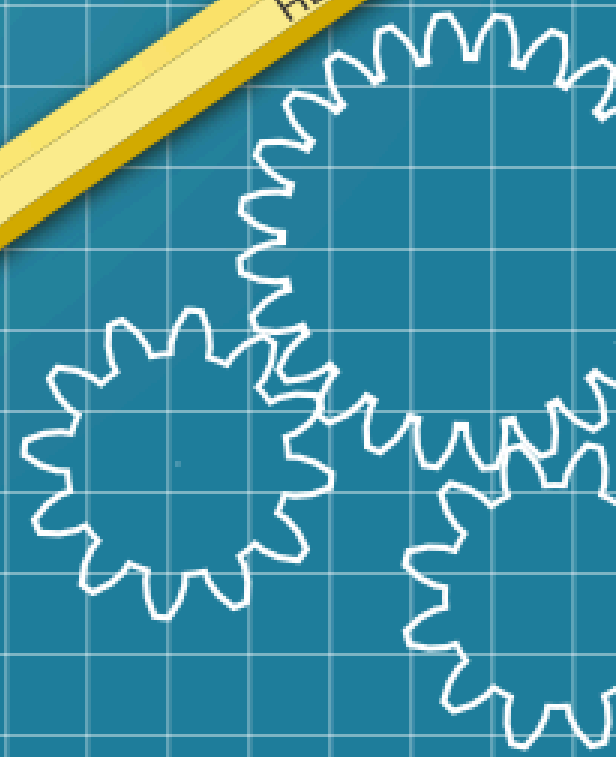
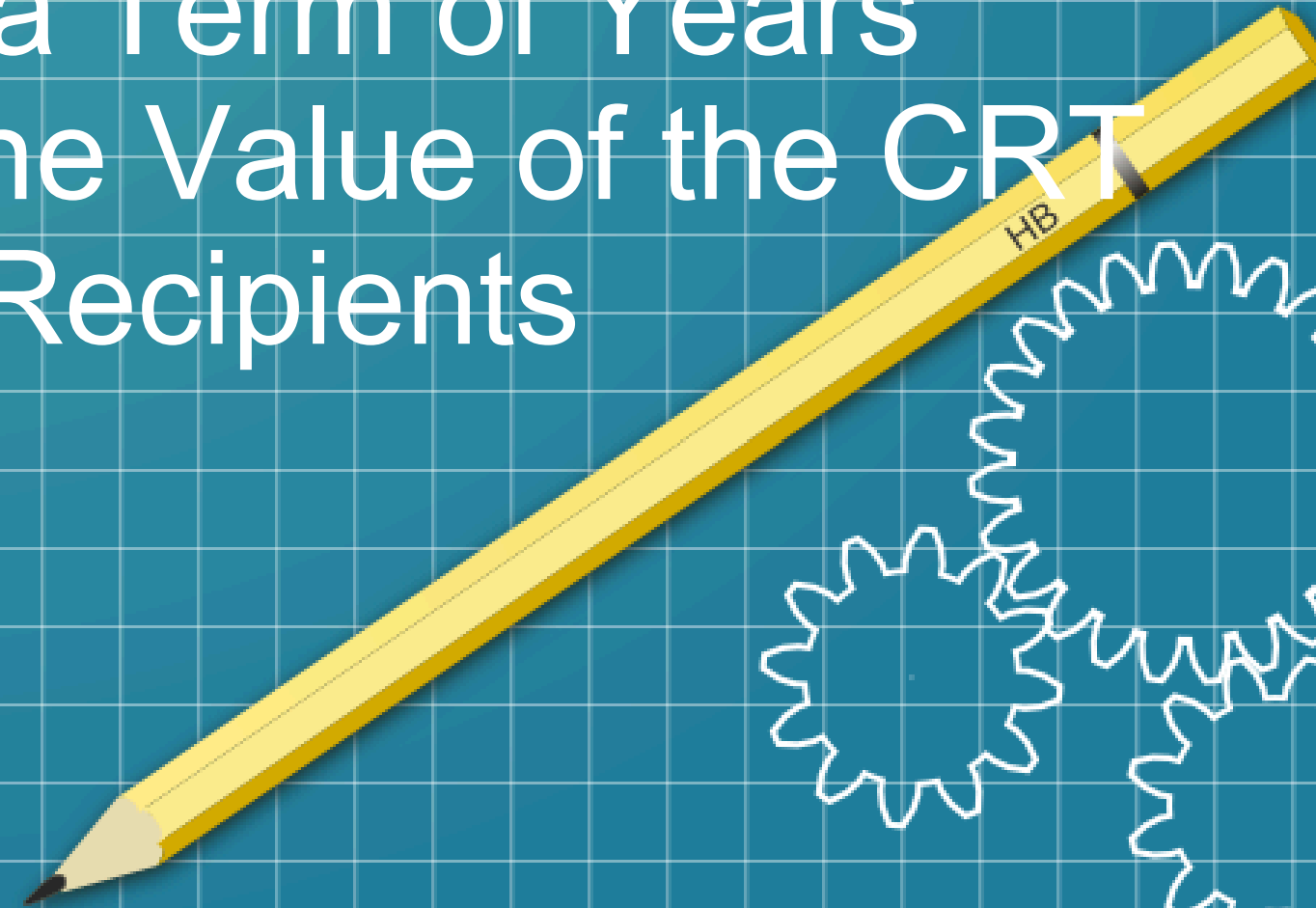


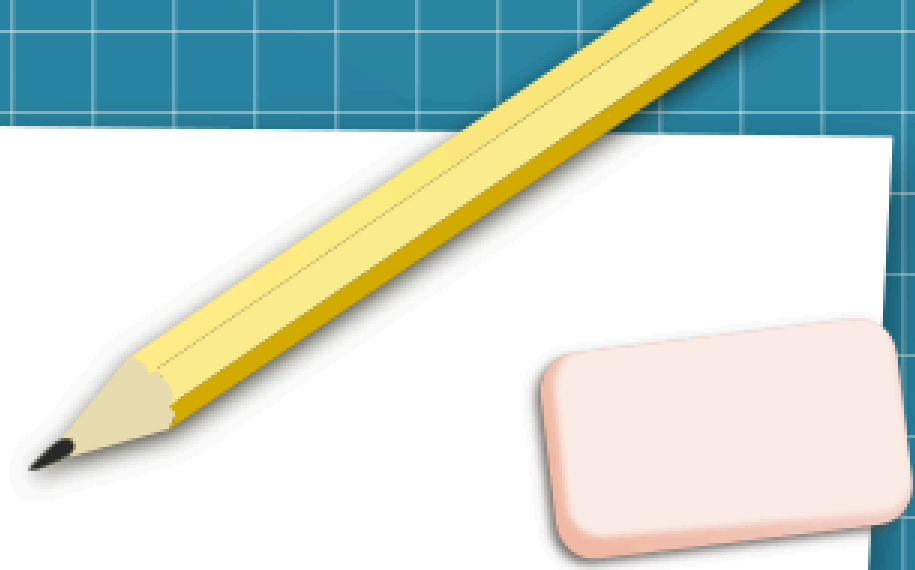


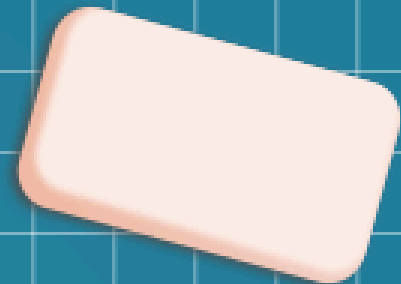
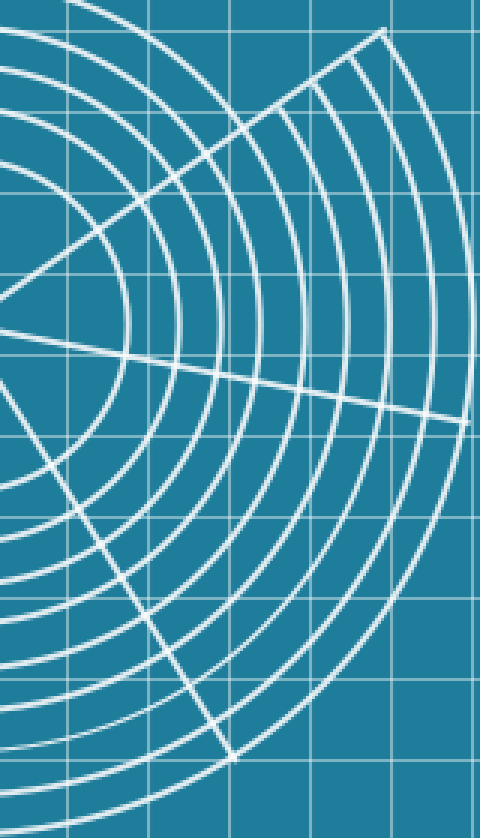
Charitable Remainder Trusts

The Income Recipient

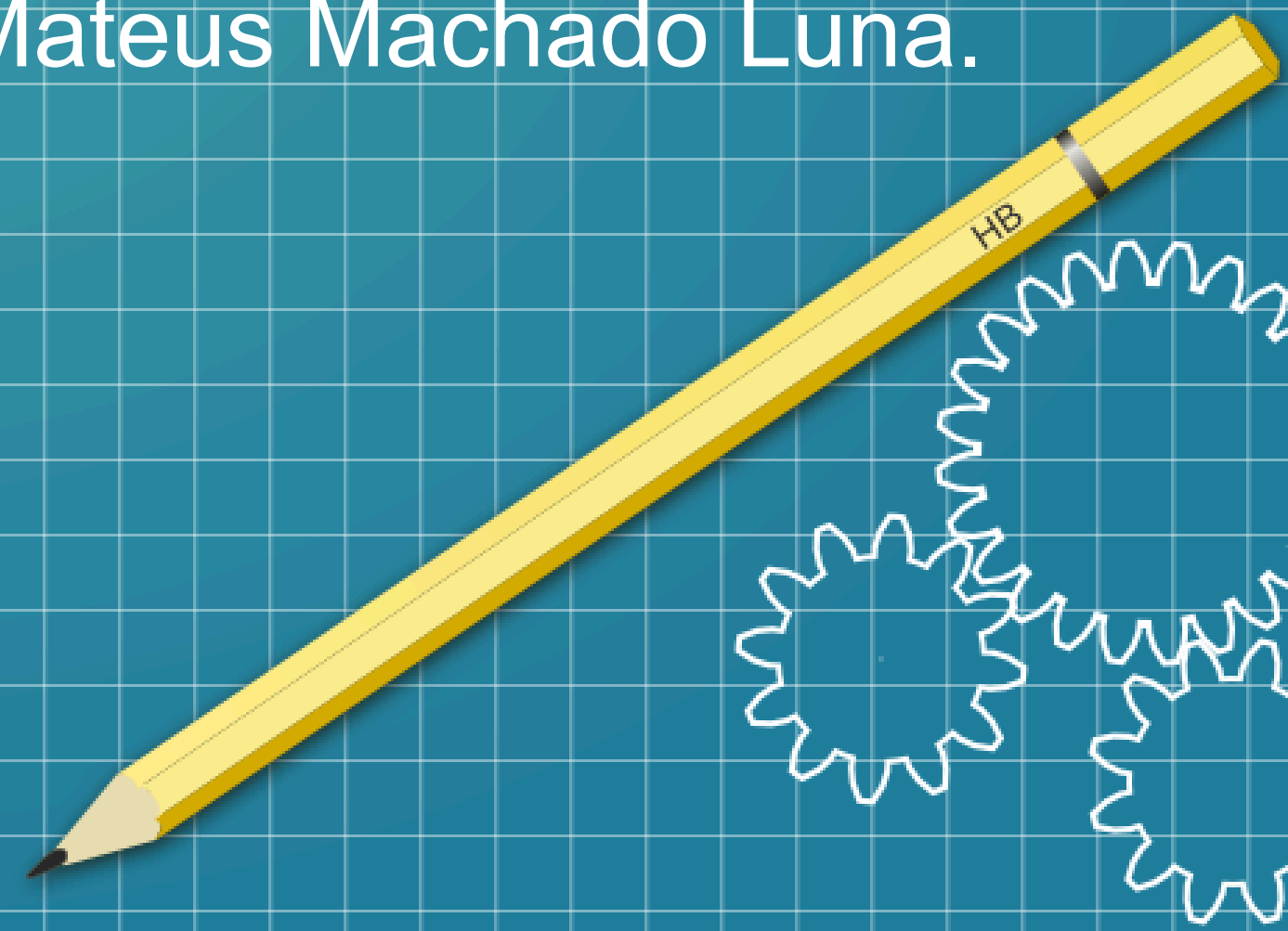
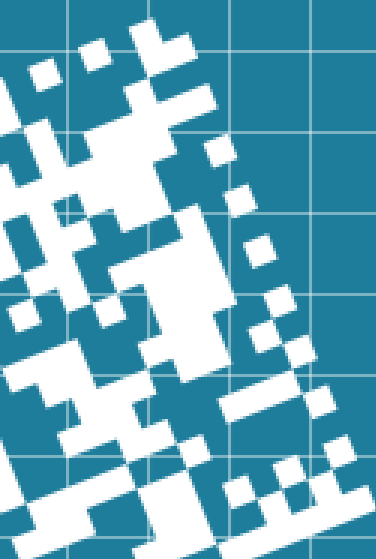
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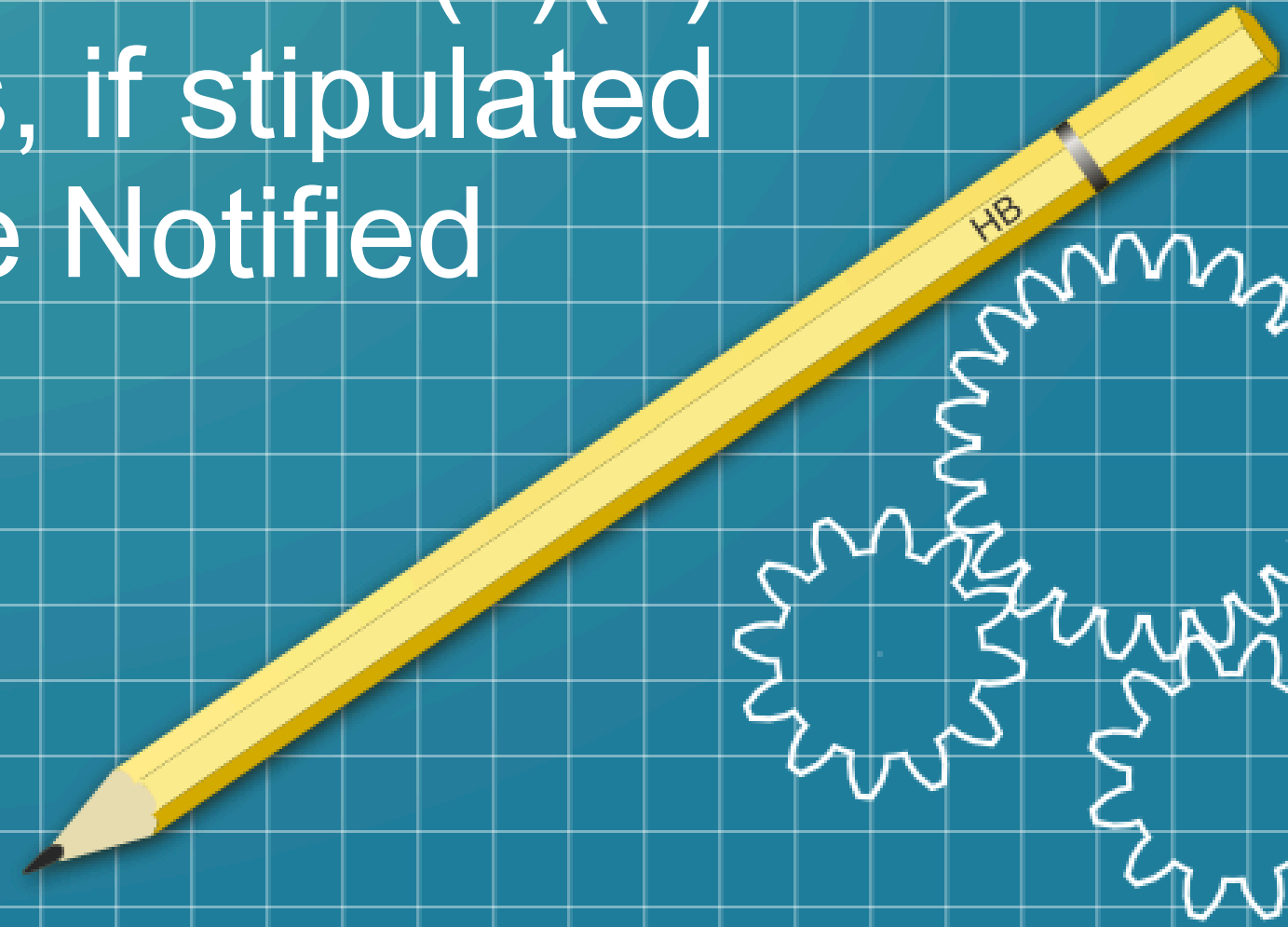
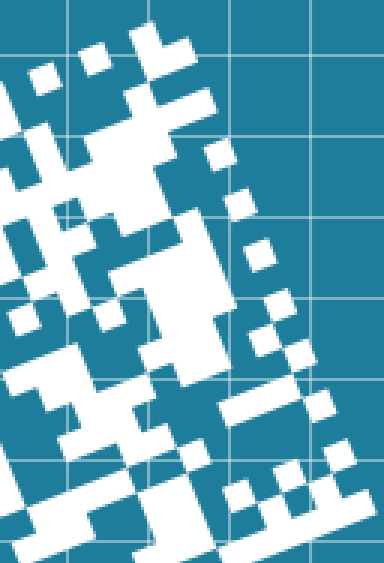


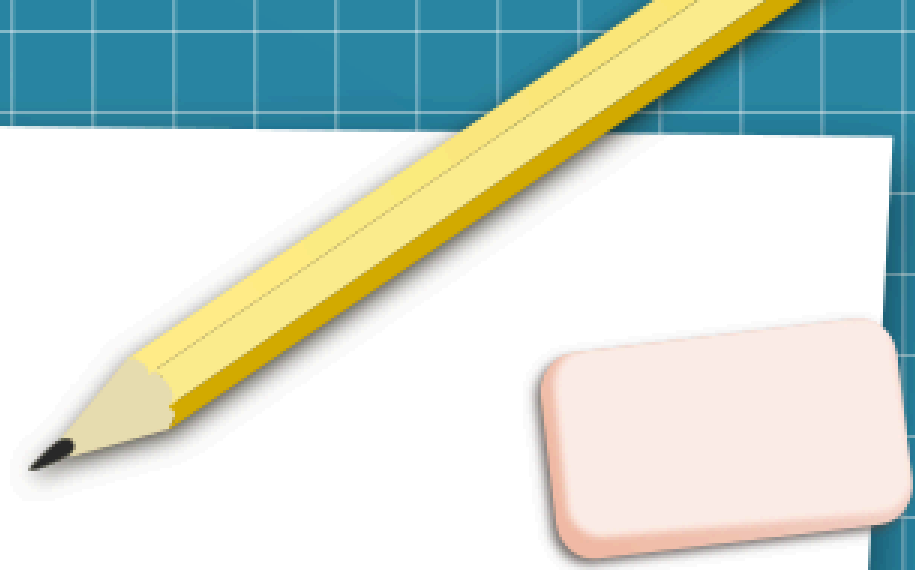


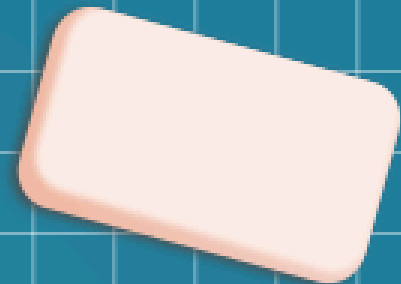
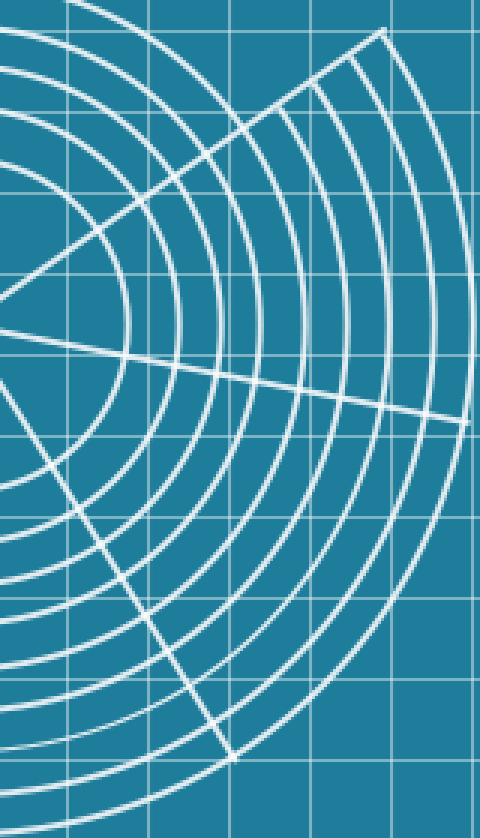
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The Charitable Recipient

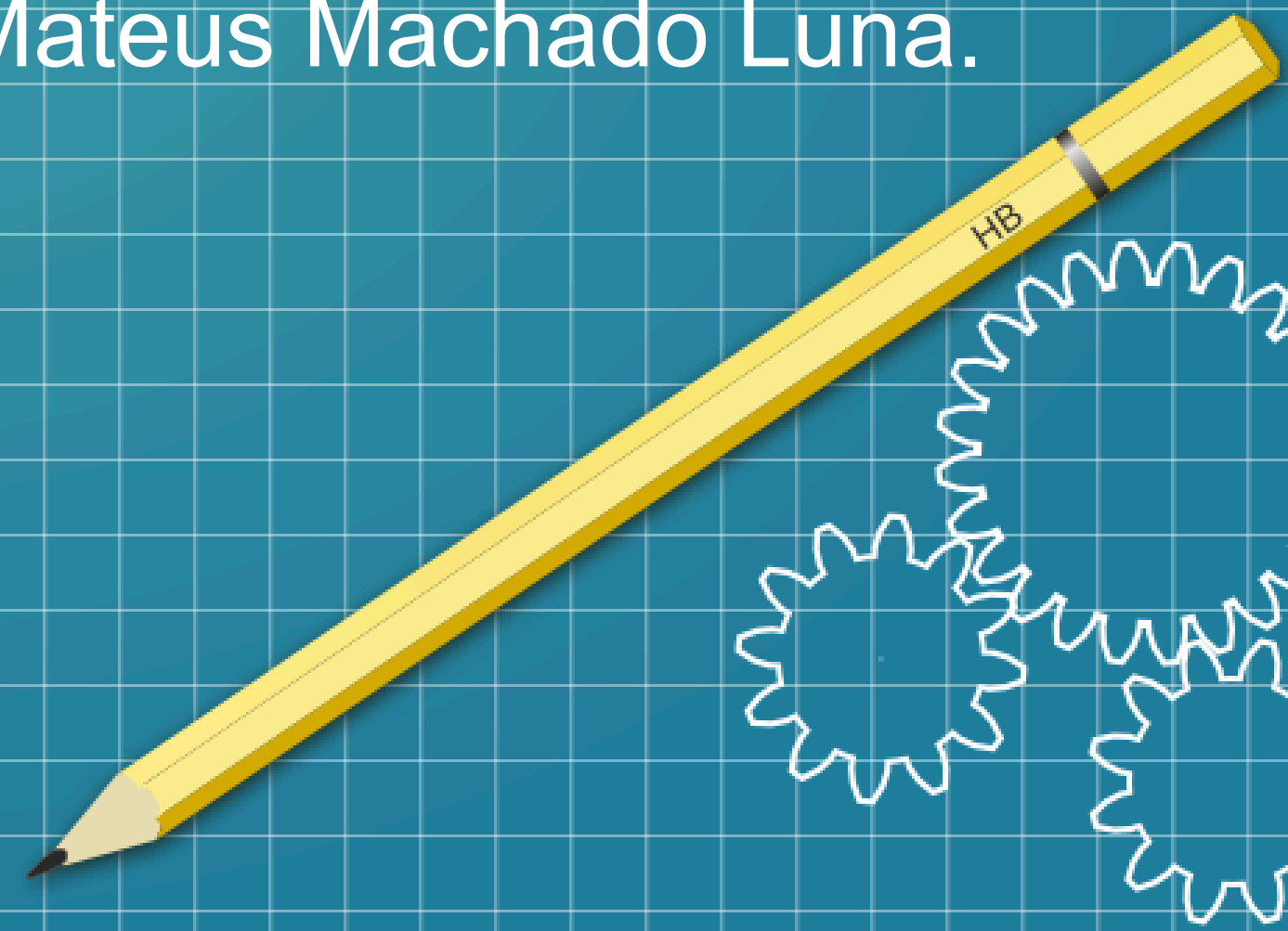
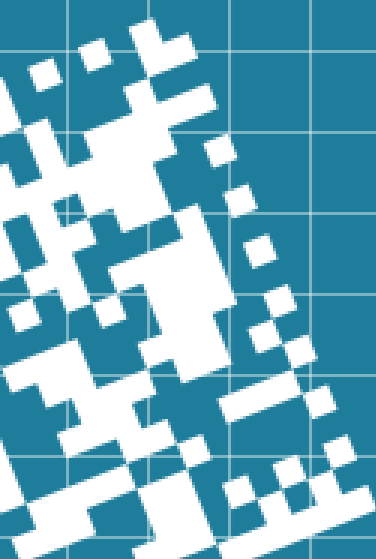
Must be a 501(c)(3) Tax Exempt Organization
Receives the Remainderum of the Trust Upon Termination
Can be changed anytime to another 501(c)(3)
Can receive Annual Distributions, if stipulated
Charity Does Not Need to be Notified







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Types of CRTs

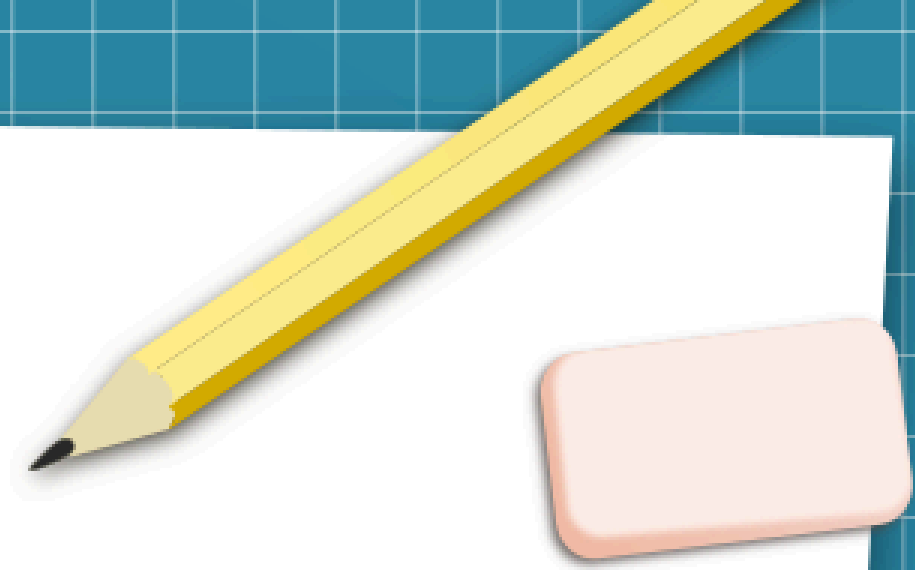
Charitable Remainder Unitrust
(CRUT)

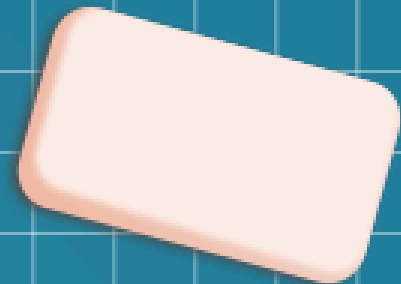
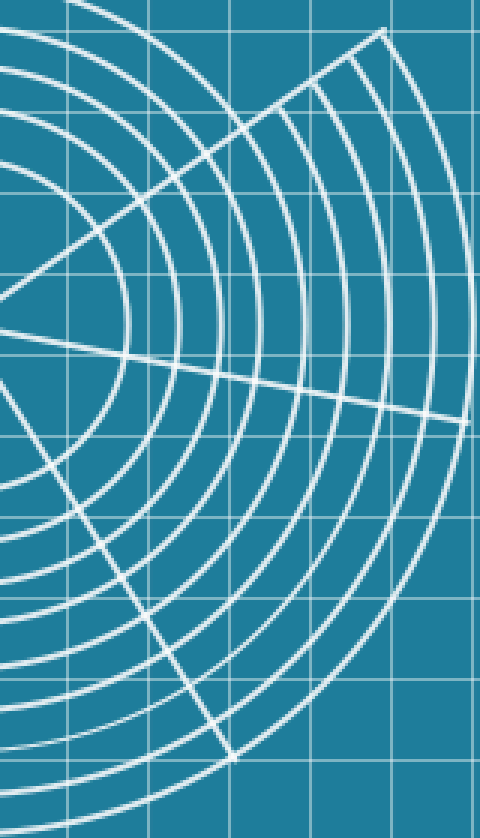
Charitable Remainder Annuity Trust
(CRAT)

Charitable Remainder Trust with Makeup Provision
(NIMCRUT)

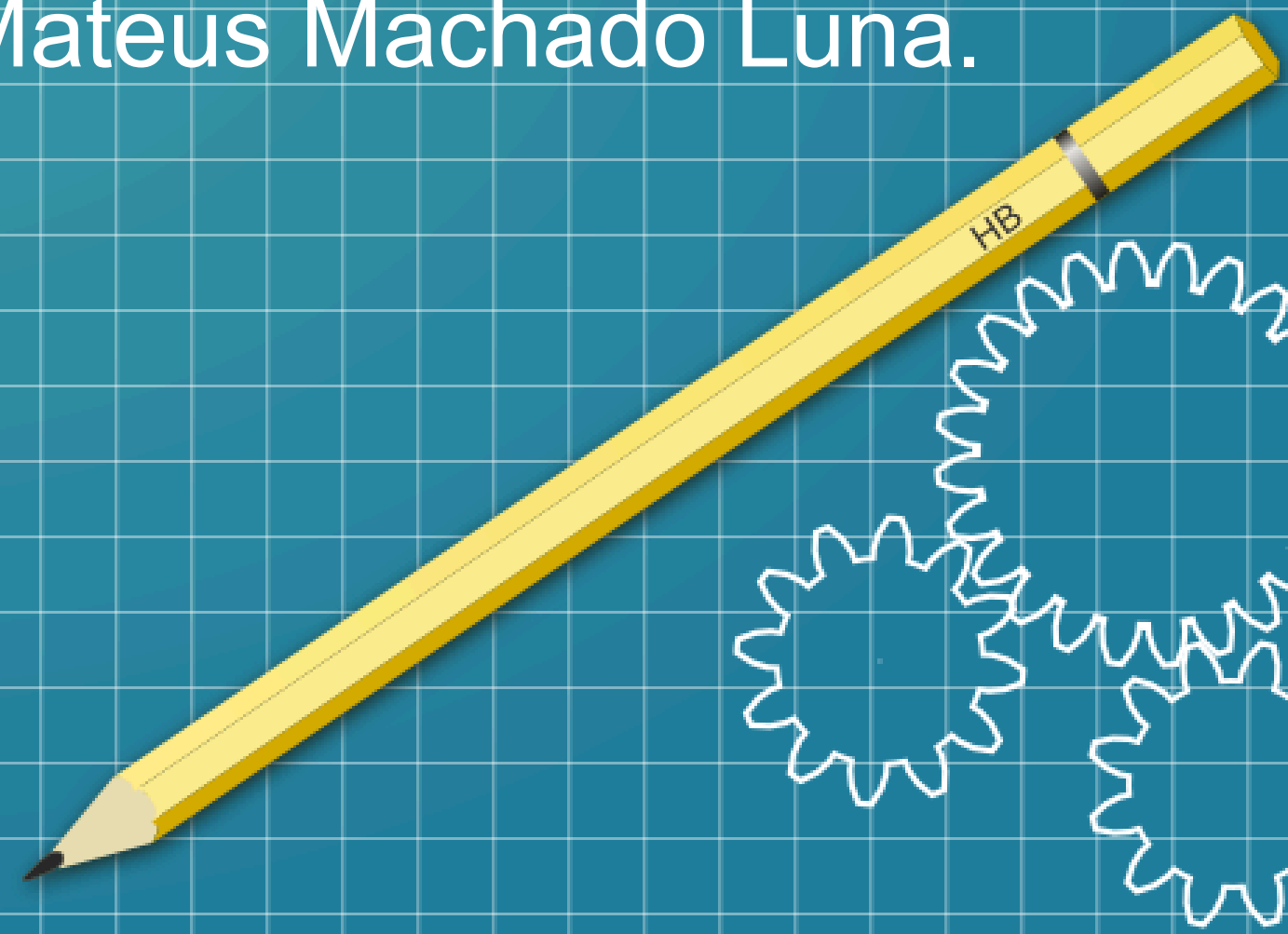
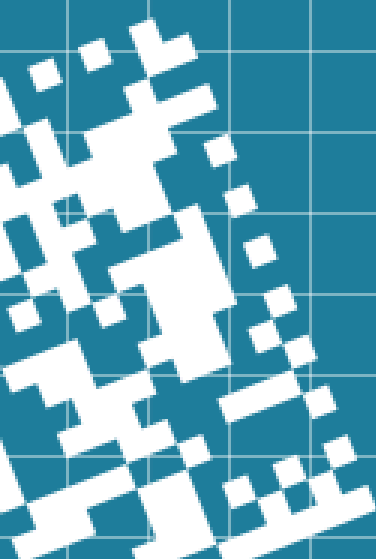
Charitable Remainder Flip Trust
(CRFT)

Charitable Remainder Lead Trust
(CRLT)





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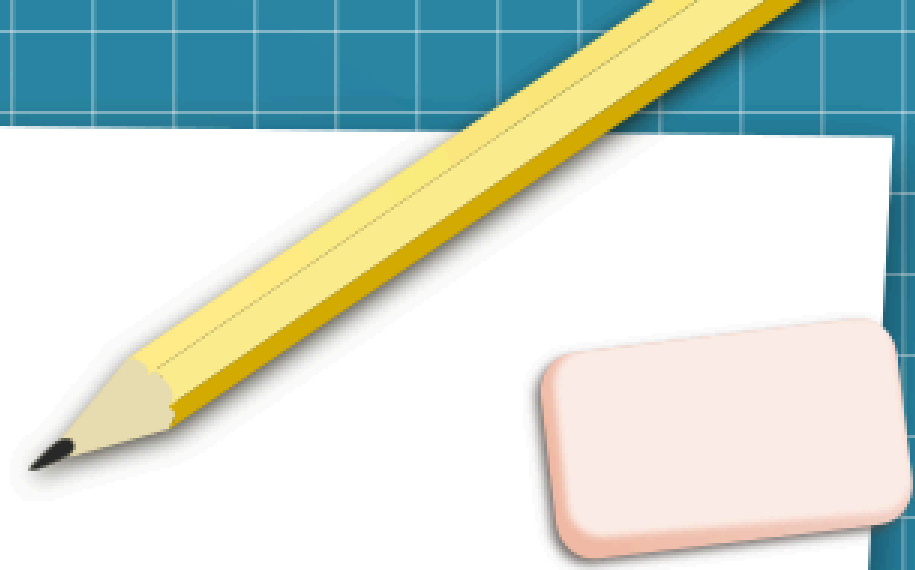


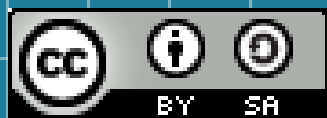
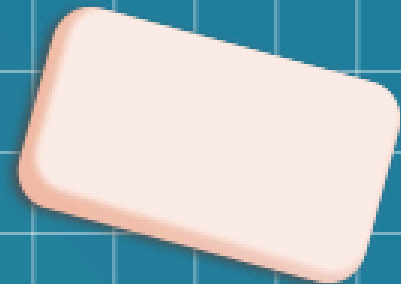
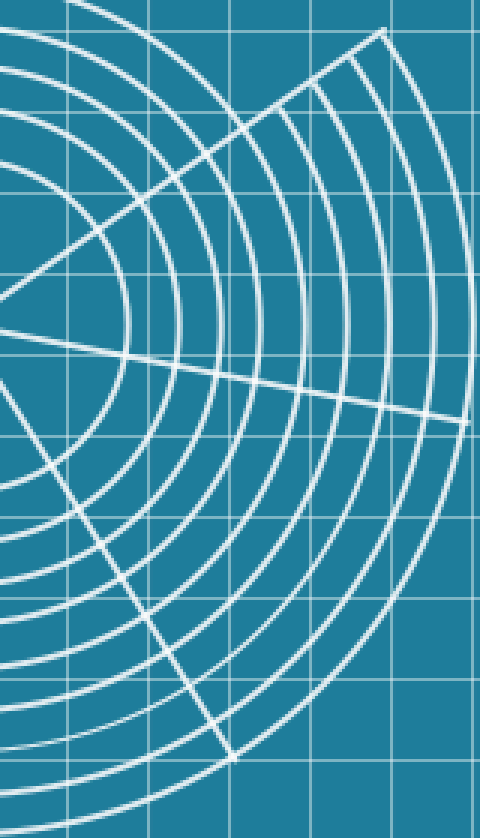
Charitable Remainder Unitrust

Distribution based on Net Value of the Assets

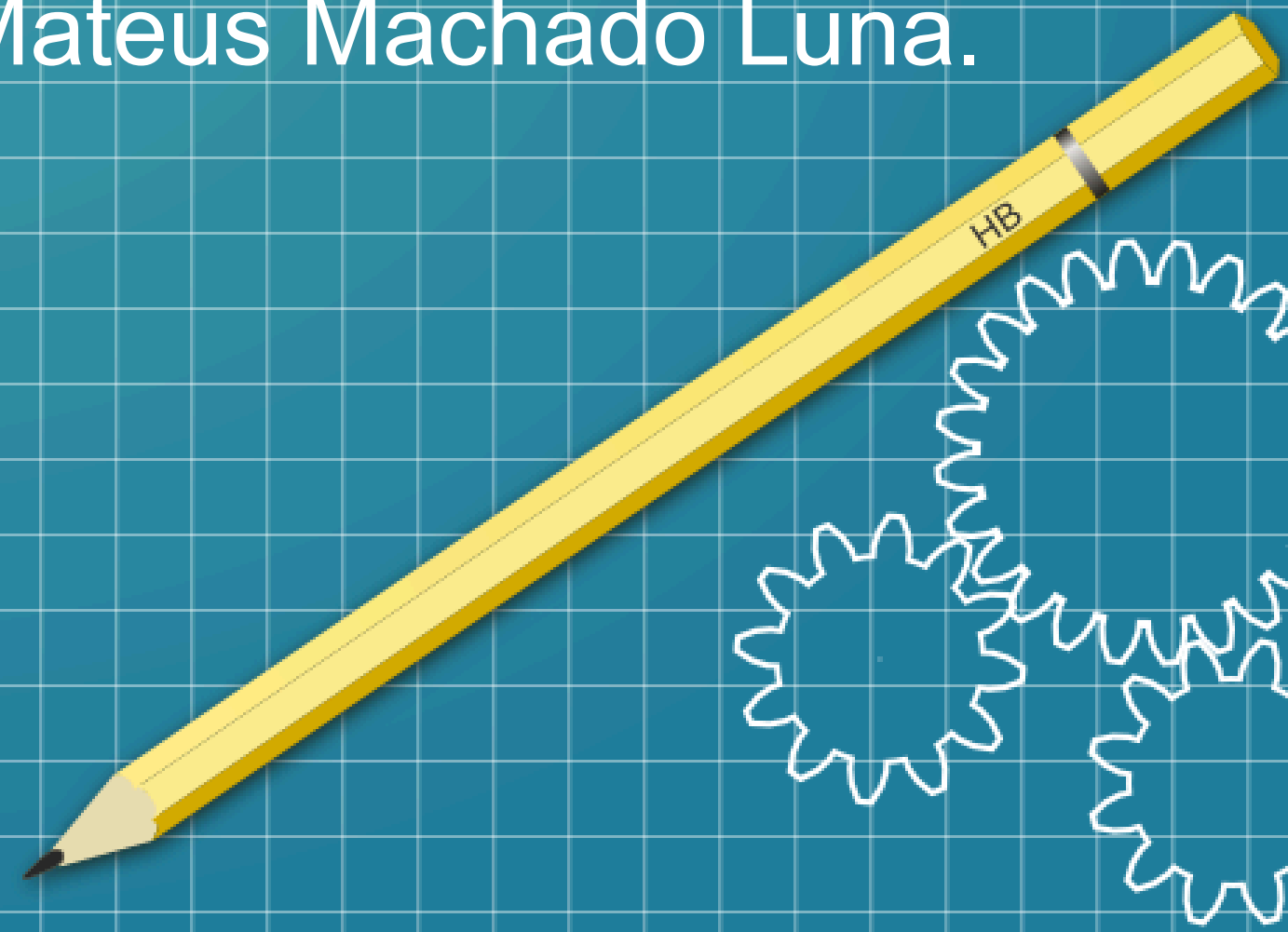
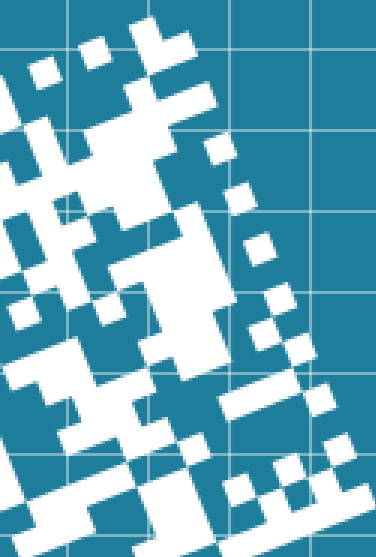
Distribution must be between 5% - 50%

Distribution must be paid at least annually





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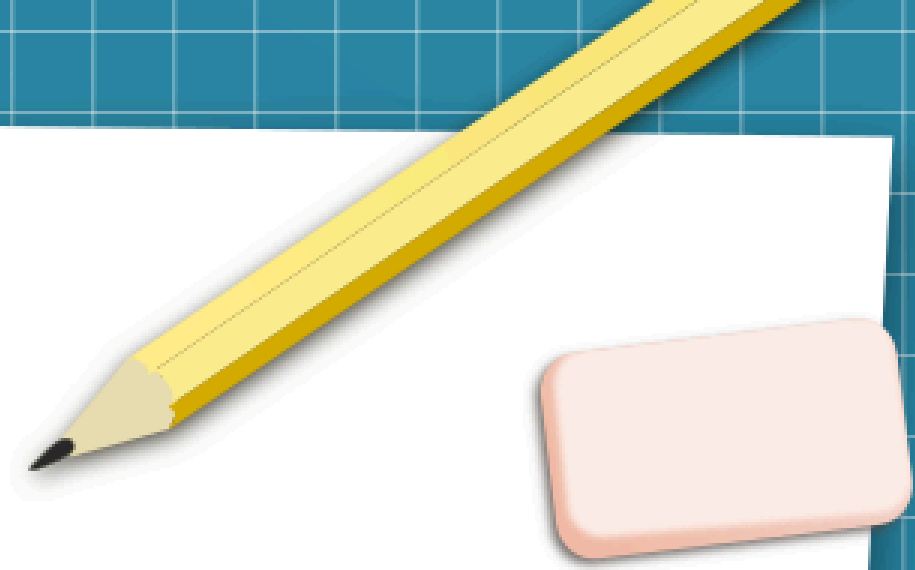


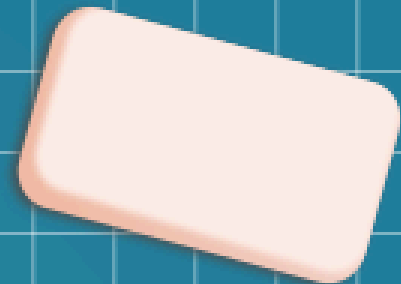
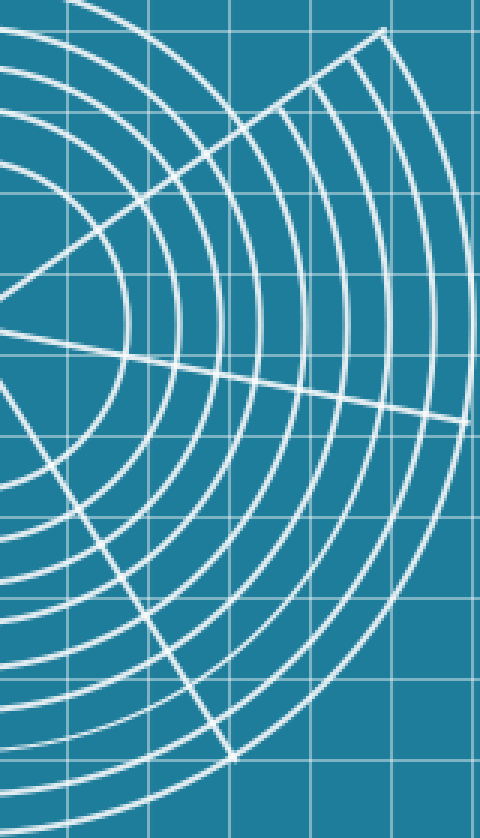
Charitable Remainder Annuity Trust

same as CRUT
Except:

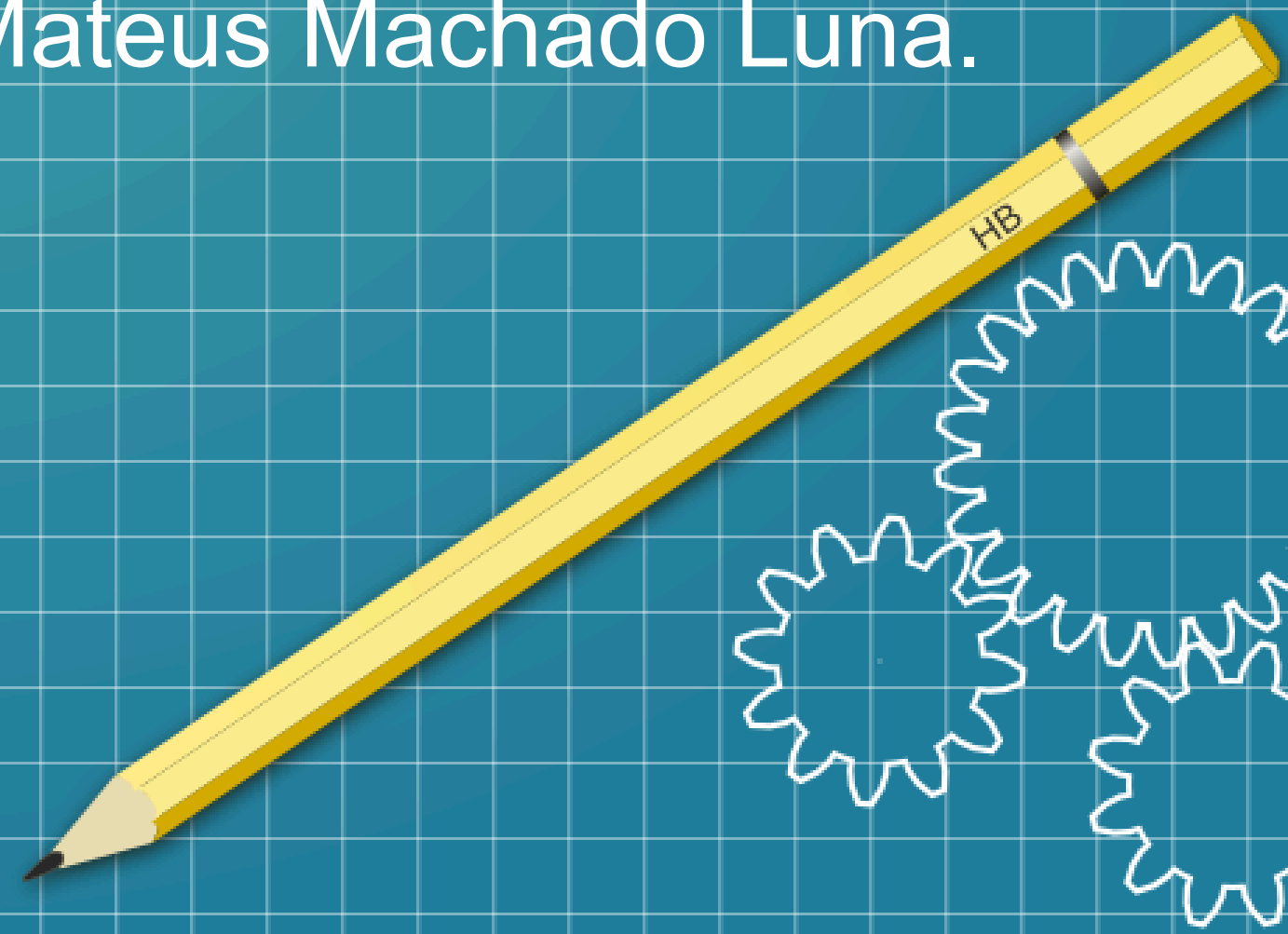
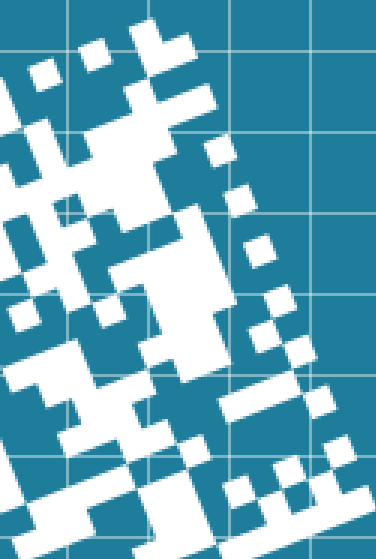
Distribution based on Fixed Dollar Amount

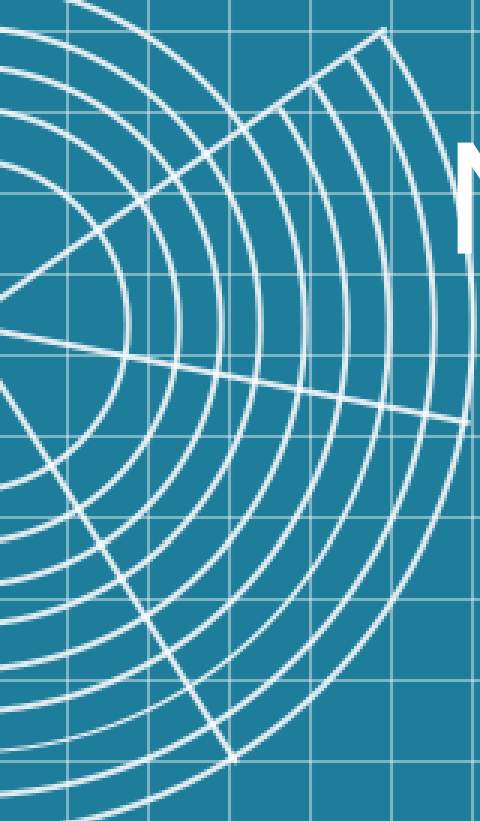
Annual Distribution amount is **not** Based on Value of Trust



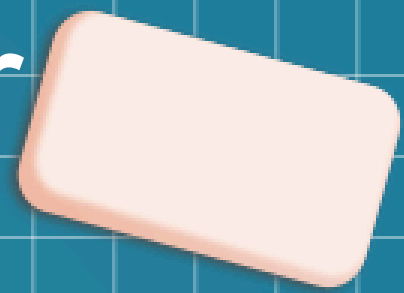


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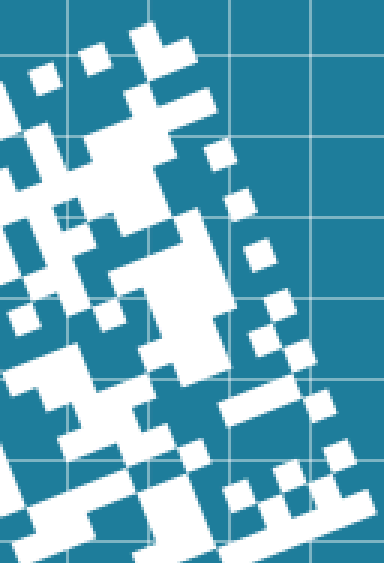

Net Income Makeup Charitable Remainder Unitrust NIMCRUT

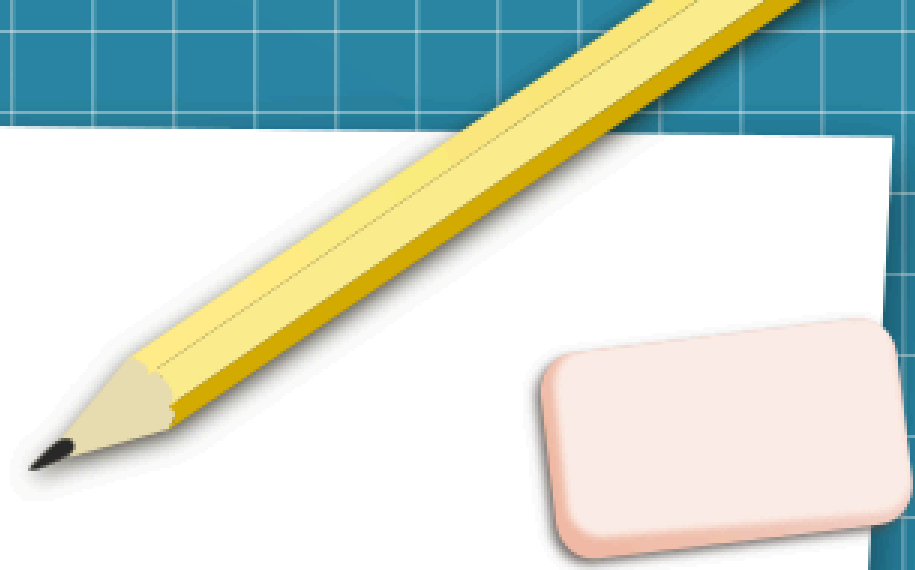


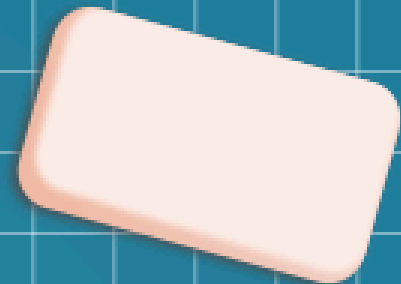
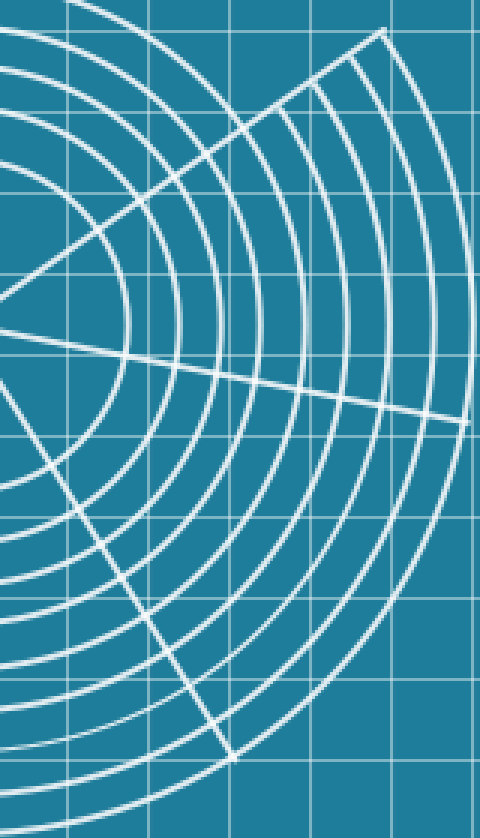
Same as a CRUT
Except

Control the Amount of Income to be Distributed
Less Income = Less Taxes Paid

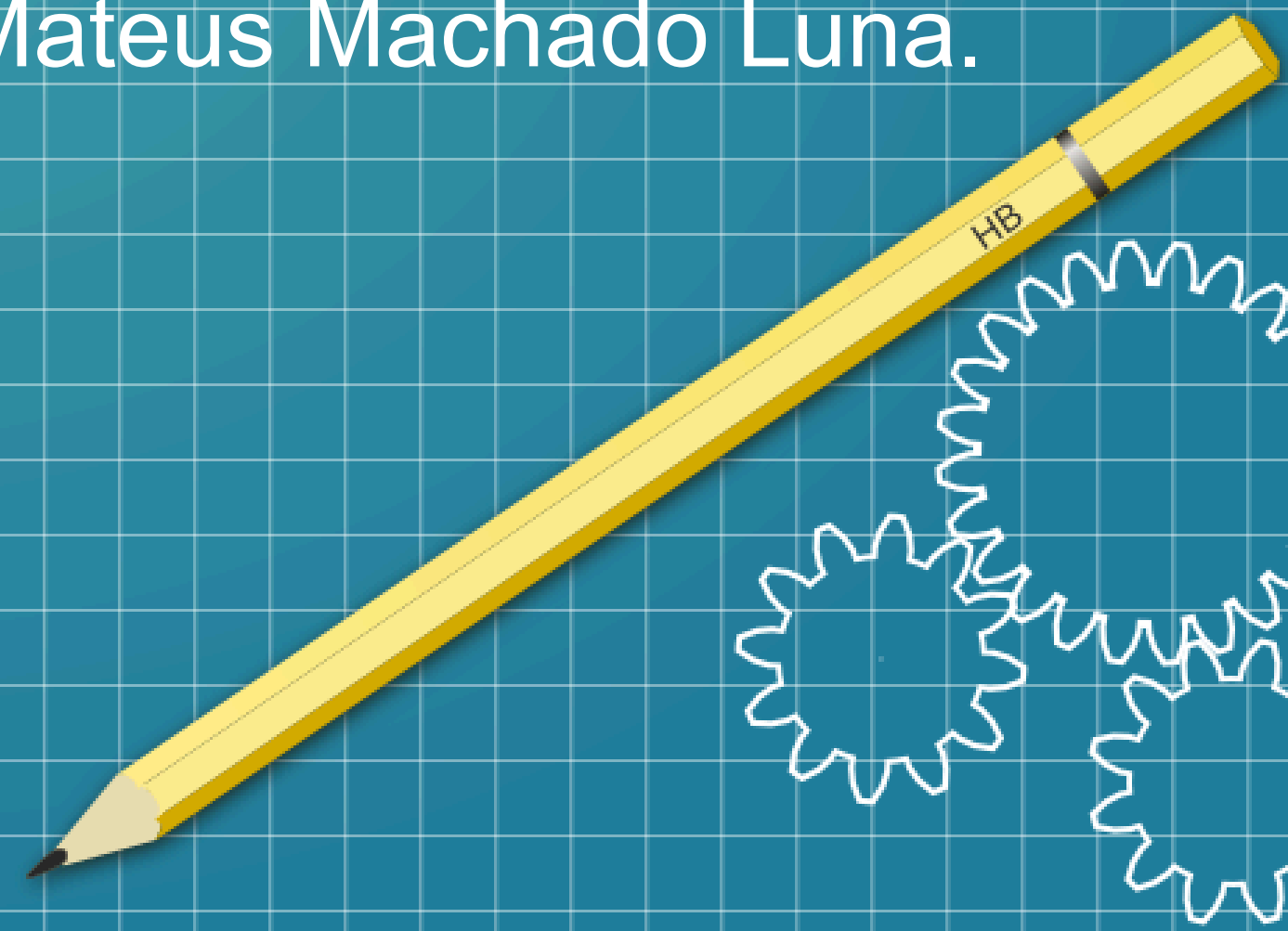
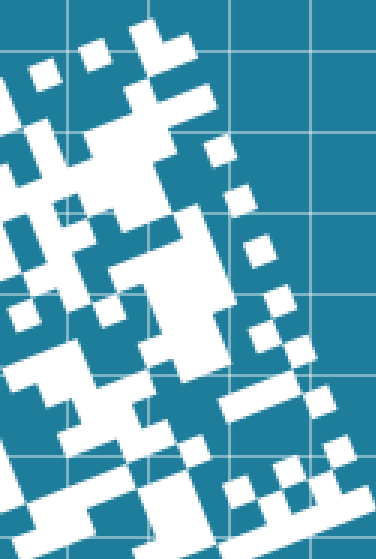
Distributions are either the Stipulated Amount or Income Only
If Income only, the difference will be Distributed in Future Years
Used to Minimize Distributions now and maximize for the Future
Accomplished Through Diversification of Investments







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Charitable Remainder Flip Trust

Except:

Has a “Trigger” Date

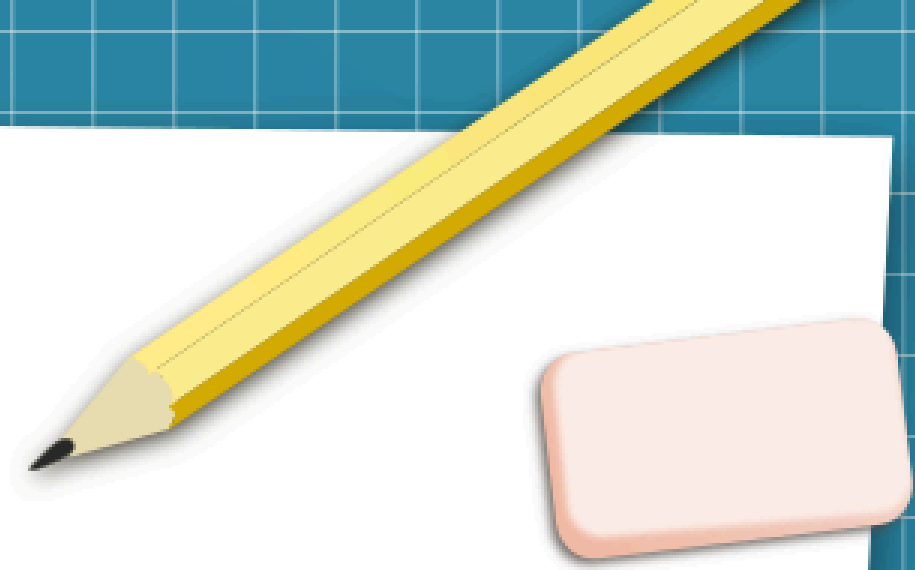
Stipulated Date when the Trust Converts from an Income

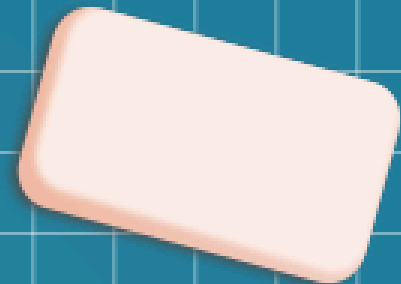
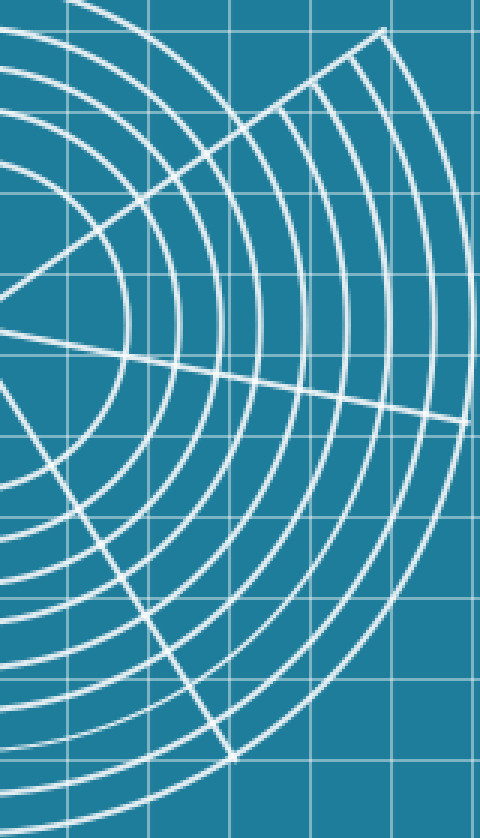
Only Distribution to a Uni or Annuity Amount

Defers potential Taxable Income To a Future Date

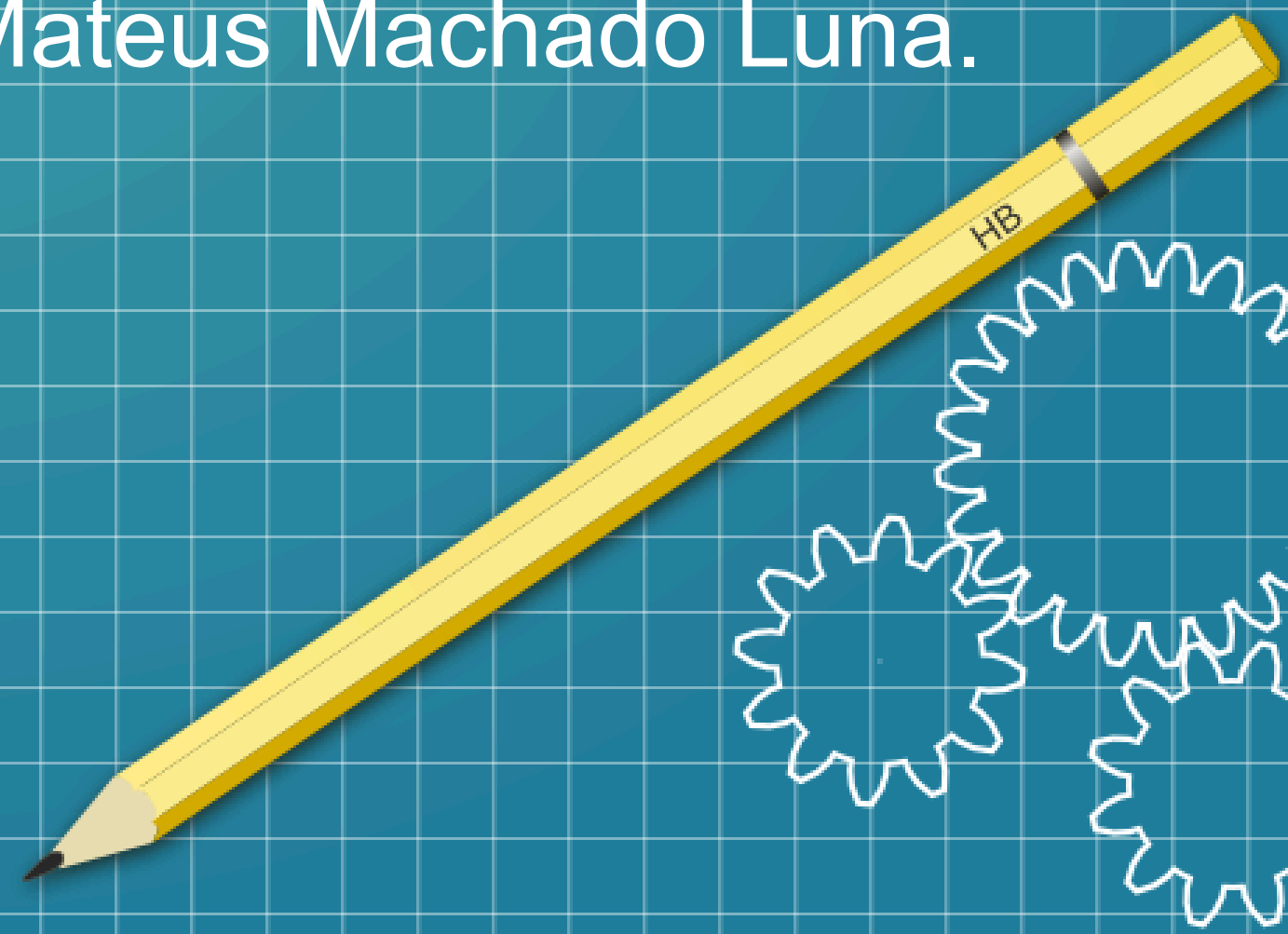
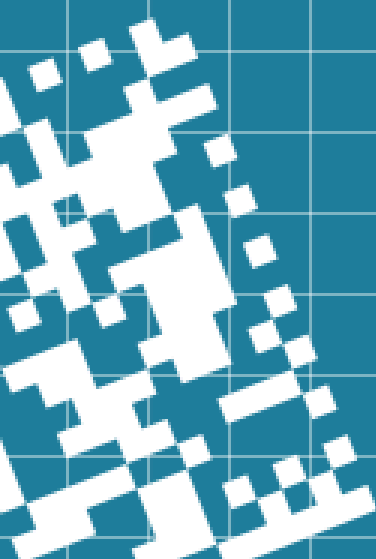
Good For Donating Non-Liquid Assets

(Assets That Do Not Generate Income)





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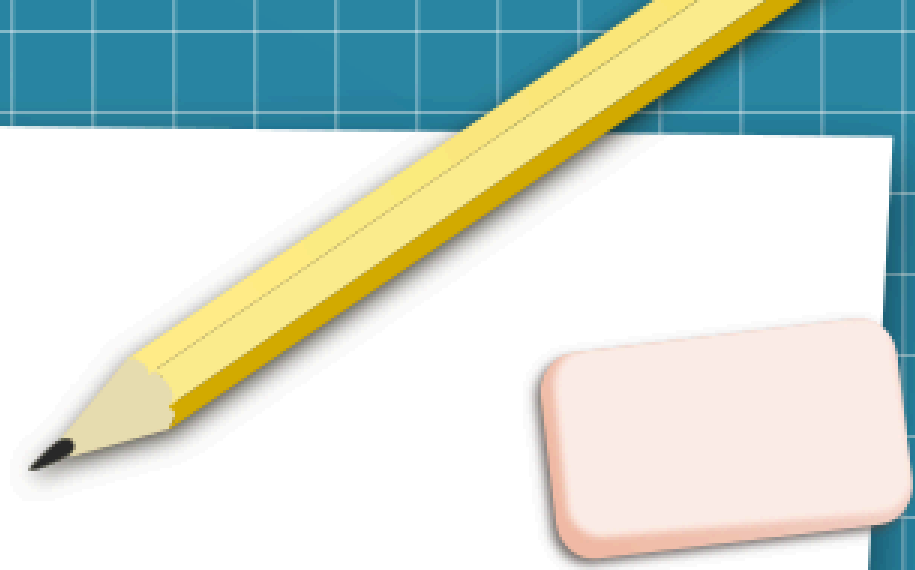


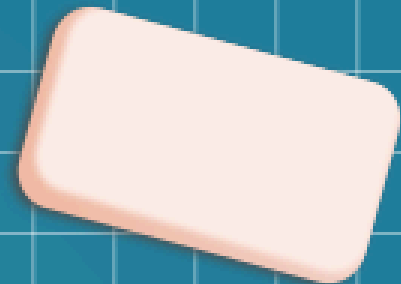
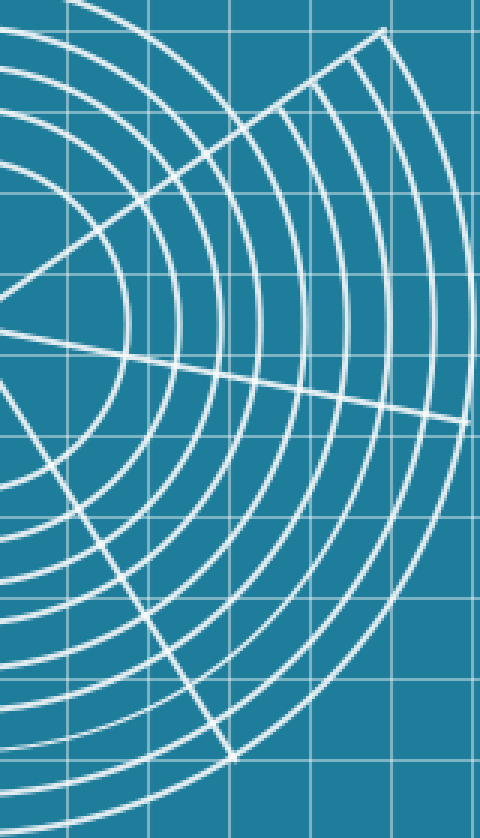
Charitable Lead Trust

Same as CRUT
Except:

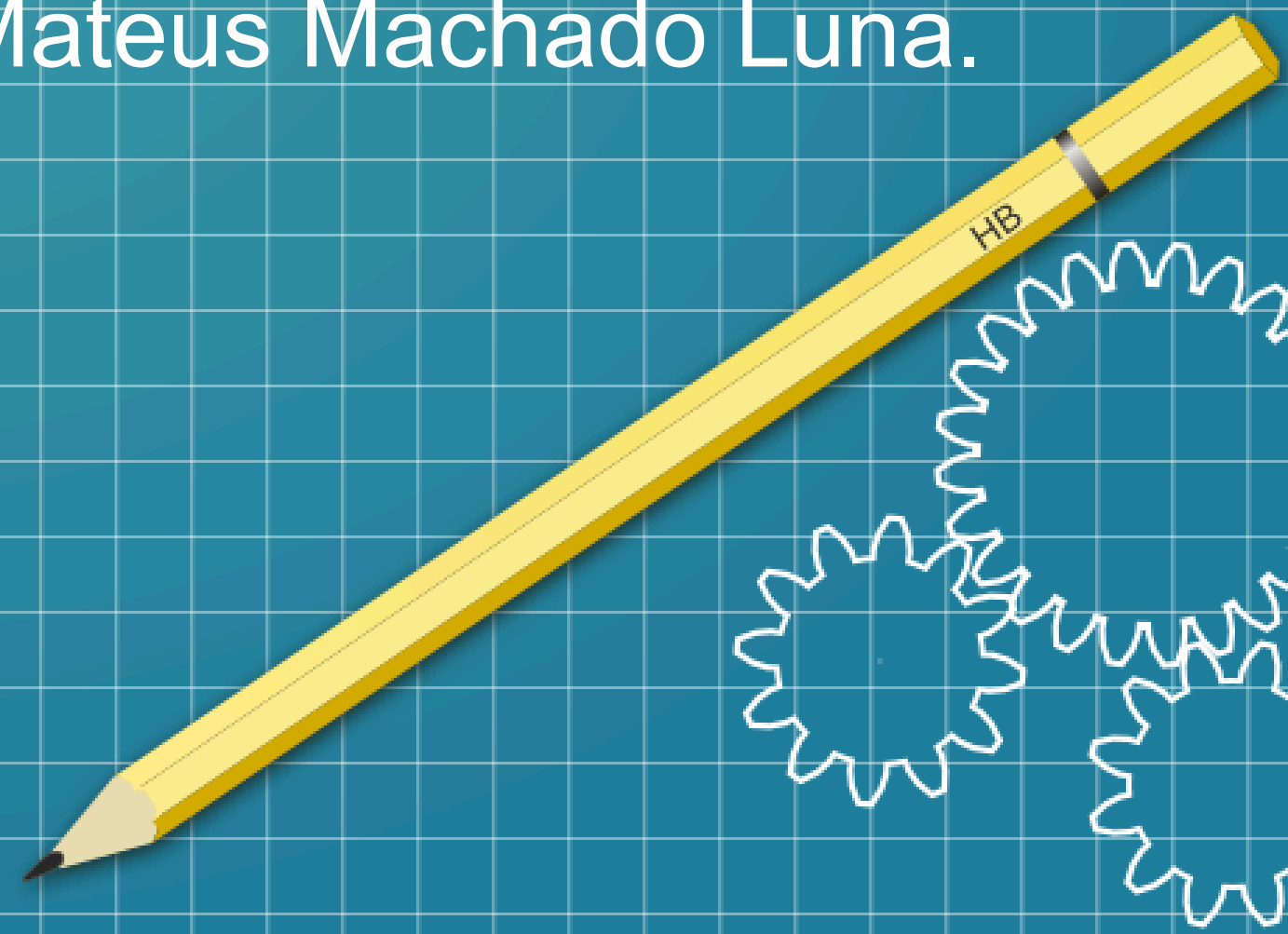
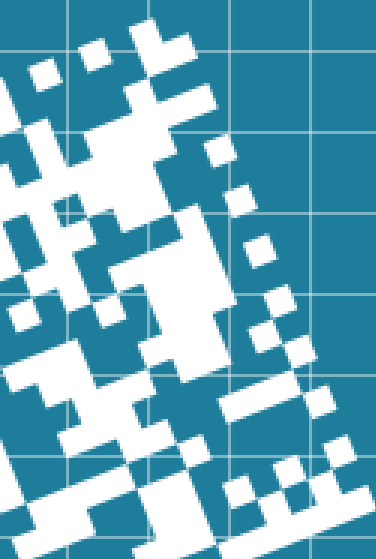
Immediate tax deduction at The Present Value of the Trust
(Amount of Donation)

501(c)(3) Receives an Annual Distribution For The Life Of The Trust
Upon Trust Termination, Trust Returns Assets to the Grantor
Grantor is Taxed on Trusts Income each year



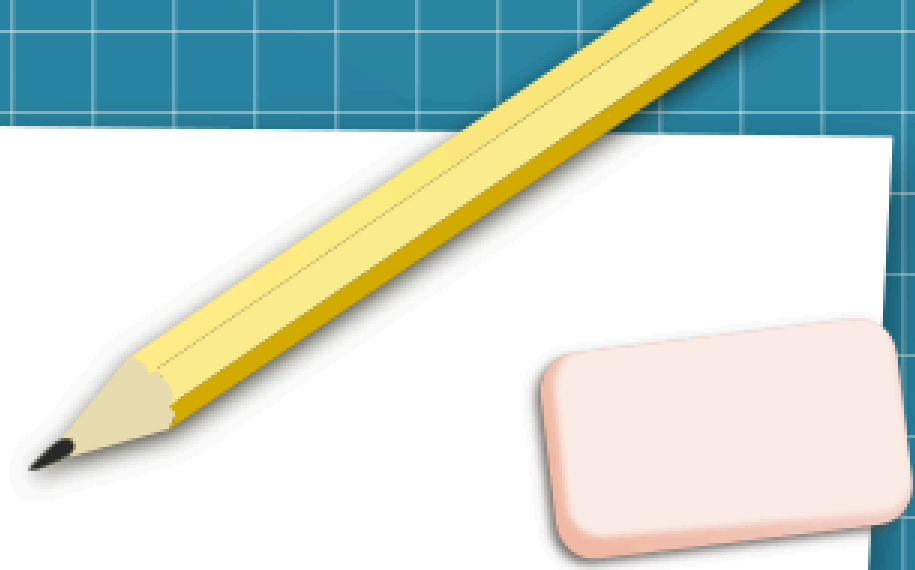


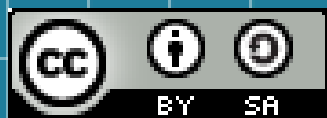
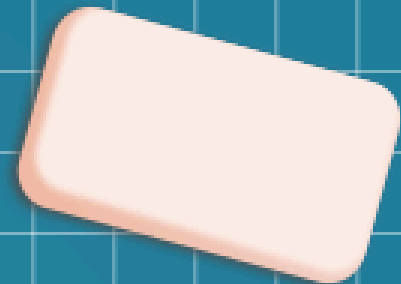
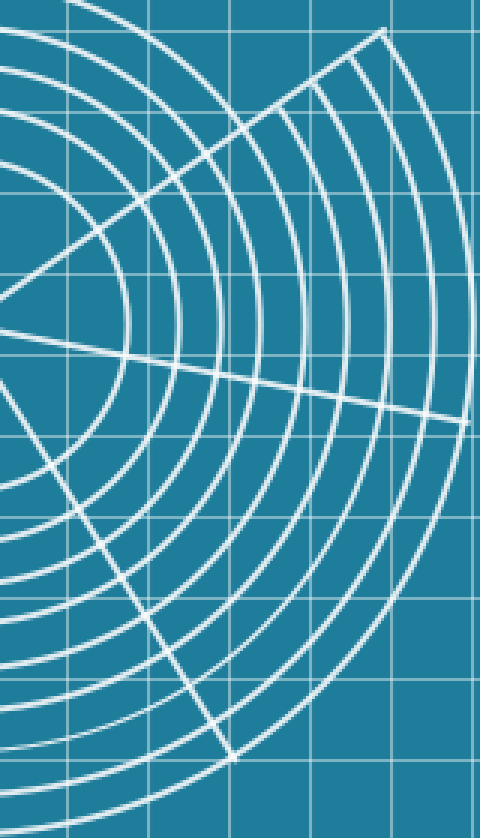
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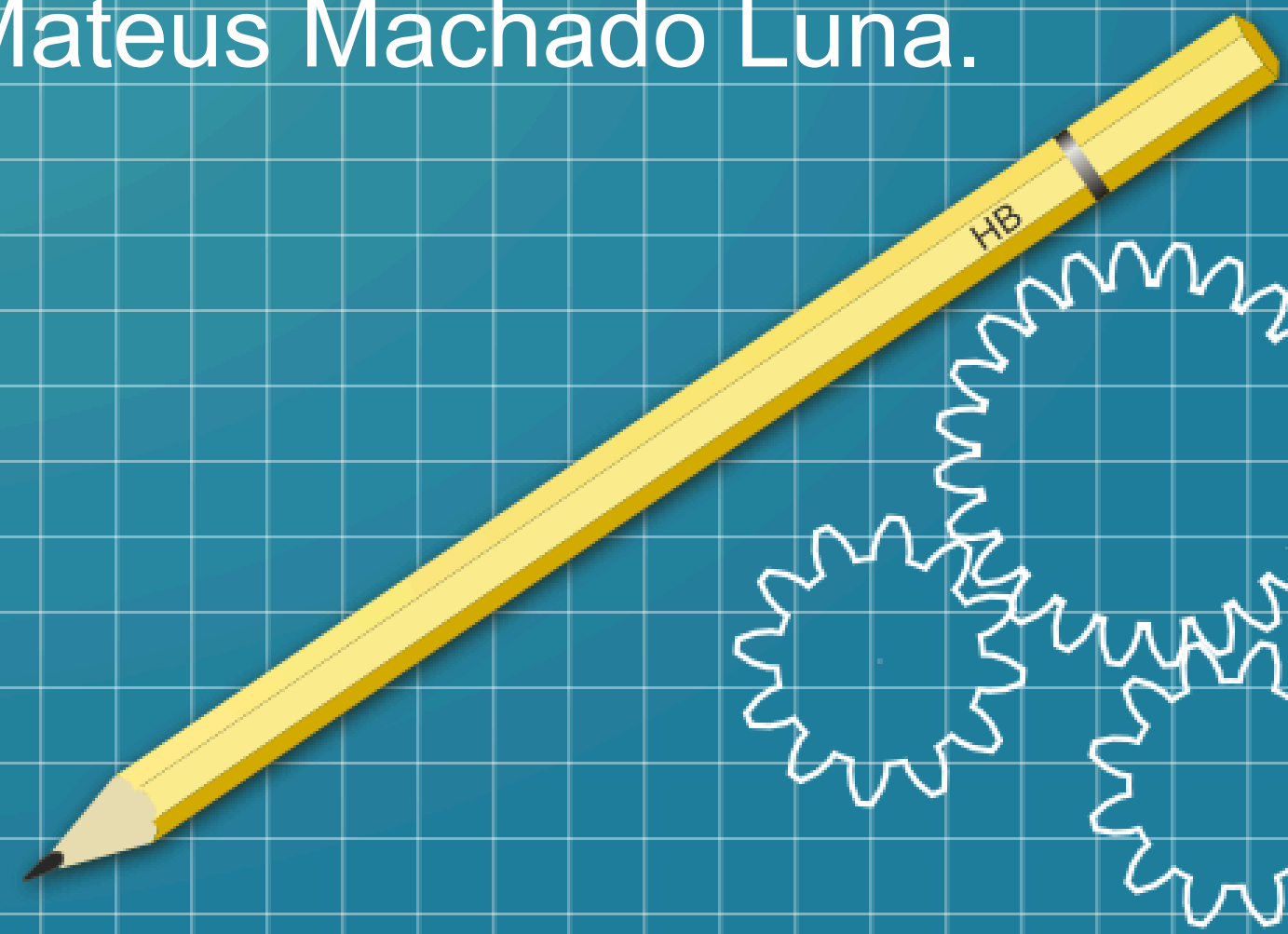
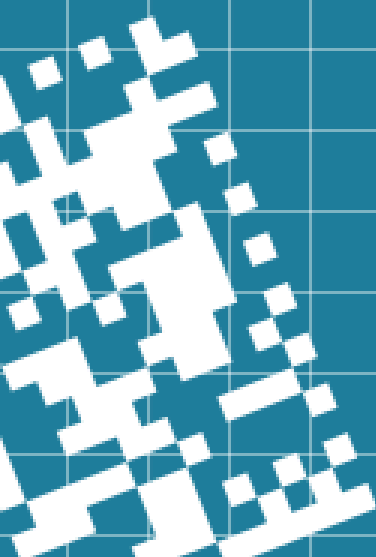
Recap

Multiple Types To Suite Your Needs
Charitable Tax Deduction
Income For Life or Term of Trust
Asset Protection
Decrease the Value of Your Estate
Manage The Trust





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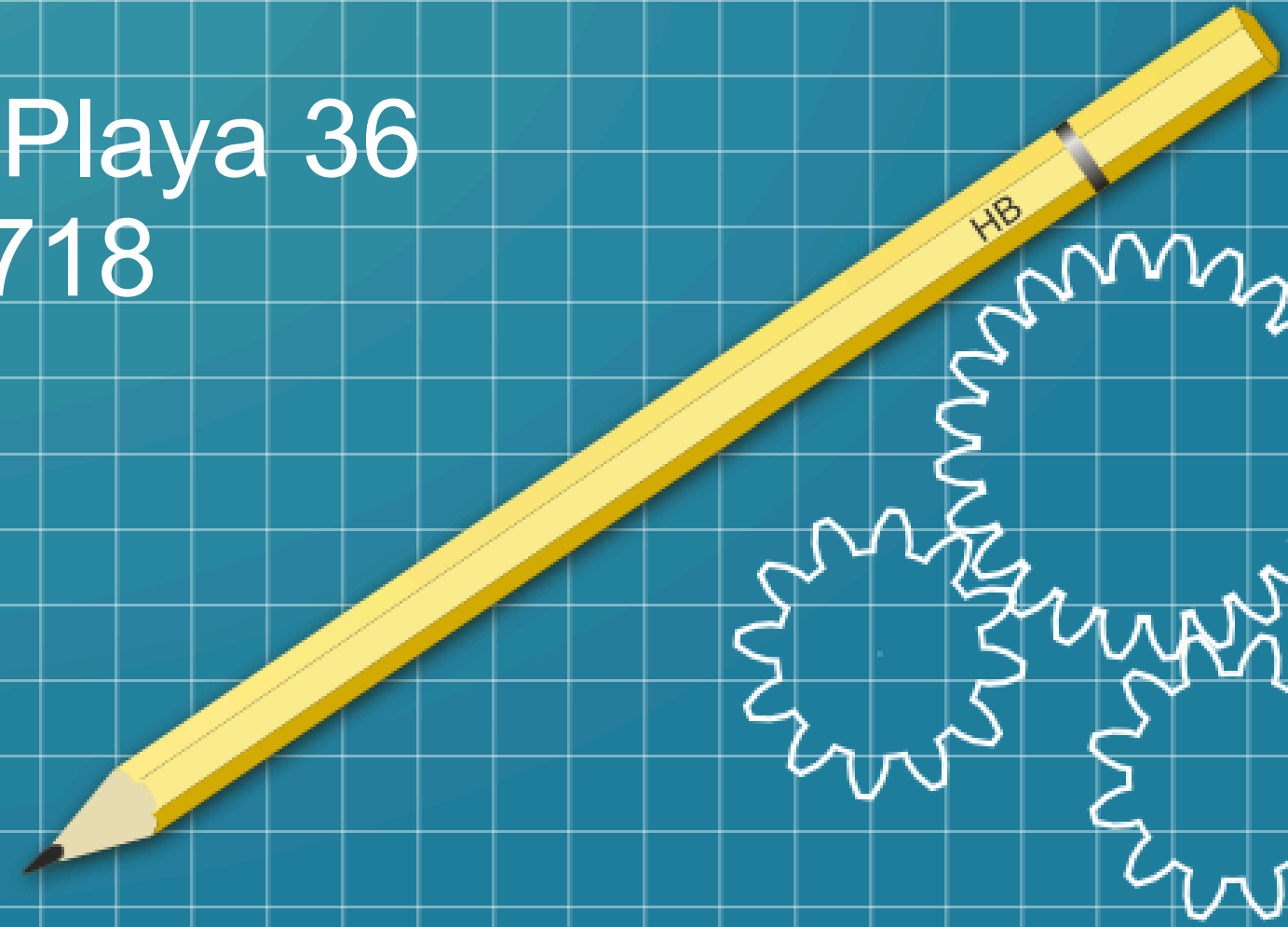
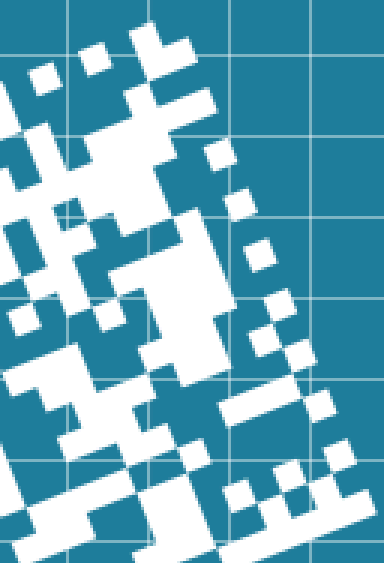
Criterion Advisors Group

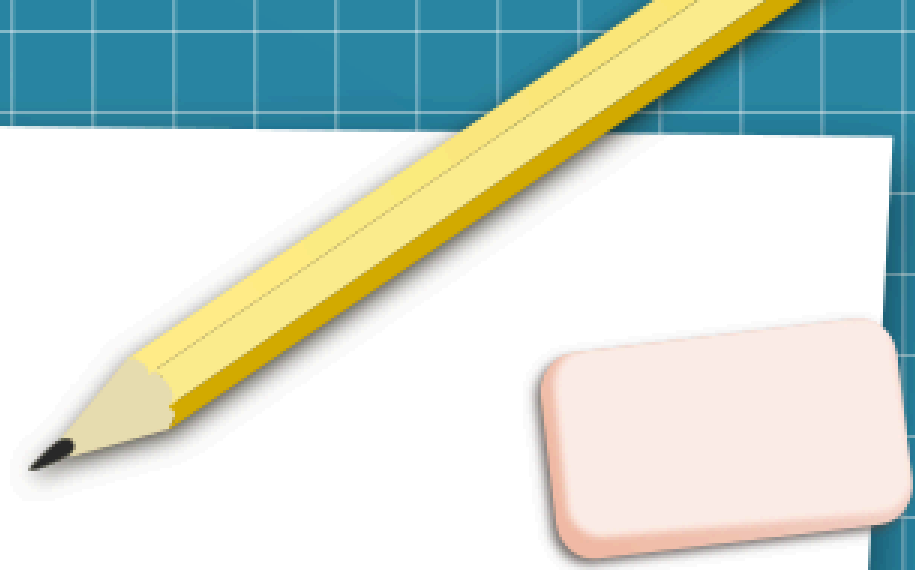
How To Contact Us

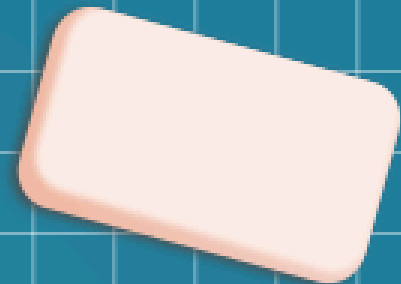
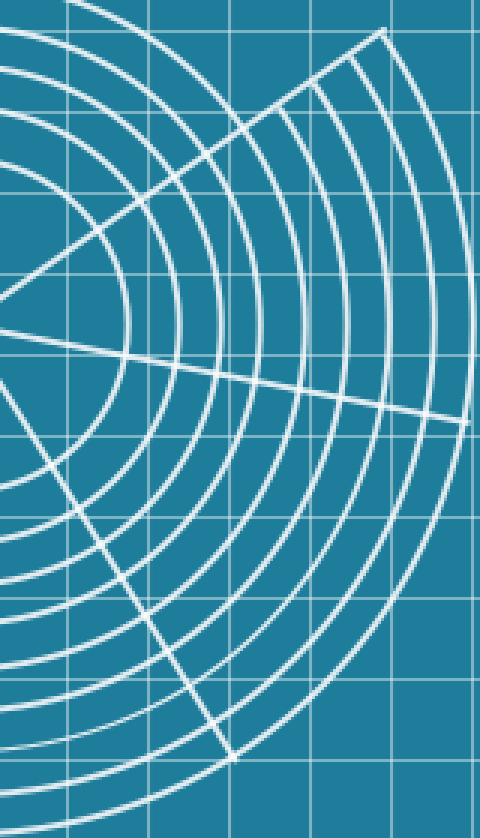
Telephone: 939-391-1680

Email: peter@critterionadvisorsgroup.com

Mailing Address: Maciones De Playa 36
Hucares Naguabo PR 00718







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