



# CHARITABLE LEAD ANNUITY TRUST

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A charitable lead annuity trust allows you to make a substantial gift to SSM Health Cardinal Glennon Children's Foundation in the form of fixed annual payments and pass assets to your family or other heirs at reduced tax cost.

## A charitable lead annuity trust may be right for you if:

You have substantial assets that you do not need for your own financial security.

You would like to provide for your family or other heirs.

You would like to save gift taxes, estate taxes, and probate costs.

You want your gift to make a difference at SSM Health Cardinal Glennon Children's Foundation starting immediately.

You could consider a gift of \$250,000 or more to benefit SSM Health Cardinal Glennon Children's Foundation and your heirs.



## Example

James Pascal spent his career building a successful manufacturing business, which he sold a few years ago for \$10,000,000. He and his wife, Debbie, have three children who are in their 30s. James has been reviewing his estate plan with an eye toward adding a major gift to SSM Health Cardinal Glennon Children's Foundation.

Funding a charitable lead annuity trust offers an excellent way for James to provide generous support to our patients and pass assets to his three children. James chooses to create a \$2,000,000 trust that will pay \$130,000 to SSM Health Cardinal Glennon Children's Foundation each year for 20 years.

## Benefits

- The Pascals three children will split approximately \$2,409,955\* when the trust ends.
- The Pascals will earn a gift tax charitable deduction of \$2,000,000\*\*.
- The assets used to fund the trust will not be taxable in their estate.
- SSM Health Cardinal Glennon Children's Foundation will receive \$2,600,000 from the trust over 20 years.
- Assumes the trust assets earn a 7% annual net return.

\* Assumes the trust assets earn a 7% annual net return

\*\* The Pascals' charitable deduction may vary depending on the timing of their gift.

# OUR MISSION

Through our exceptional health care services,  
we reveal the healing presence of God.



For more information contact: **Rose Brower, Director of Planned Giving**

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