



CHARITABLE REMAINDER ANNUITY TRUST

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A charitable remainder annuity trust can help you maintain or increase your income for life while making a significant gift to SSM Health Cardinal Glennon Children’s Foundation. The trust payments are the same amount each year, offering the security of fixed income.

A charitable remainder annuity trust may be right for you if:

You want to maintain or increase your income.

You want the security of predictable payments for life or a term of years.

You want to save income taxes or capital gains taxes.

You want to choose the person who administers your gift and guides its investments.

You are considering a gift amount of \$250,000 or more.



Example

Ann Porter, age 84, has various appreciated stocks in her brokerage account with a combined value of \$500,000. The stocks cost \$200,000 to purchase and provide her with approximately \$10,000 in annual dividend income. Ann would like to increase her cash flow, not worry about market fluctuations, and arrange for an endowment at SSM Health Cardinal Glennon Children’s Foundation.

Ann finds that creating a charitable remainder annuity trust will achieve her goals nicely. She transfers her \$500,000 in stock to an annuity trust with a 5.0% payout rate.

Benefits

- Ann will significantly increase her cash flow from her gift assets, from \$10,000/year to \$25,000/year.
- She will receive an immediate income tax charitable deduction of about \$351,340*.
- Her trustee will be able to sell her stock immediately in order to diversify her trust’s investments without paying any capital gains tax. As a result, all of her assets will be working for her and for Cardinal Glennon kids.

* Ann’s income tax charitable deduction will vary depending on the timing of her 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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