

Summary of Benefits

5% Charitable Remainder Unitrust

ASSUMPTIONS:

Beneficiary Age	85
Cash Donated	\$50,000.00
Payout Rate	5%
Payment Schedule	quarterly 3 months to 1st payment

BENEFITS:

Charitable Deduction	\$37,035.50
Estimated Payments in First Full Year (future payments will vary with trust value)	\$2,500.00

Comparison of Benefits

ASSUMPTIONS :

Beneficiary Age

85

	Charitable Unitrust 5%	No Gift: Sold & Reinvested 3%
Principal Donated	\$50,000 (cash)	\$50,000 (cash)

BENEFITS:

Charitable Deduction	\$37,036	\$0
Annual Payout	\$2,500 (variable)	\$1,500 (variable)

Column 1: Payment schedule is quarterly, 3 months delay.

Return Based on Cost of Plan

ASSUMPTIONS:

Beneficiary age is 85.

Donor income tax bracket is 40.8%, 37% for tax savings, and 23.8% for capital gains.

Payout Rate	Charitable Unitrust 5%	No Gift: Sold and Reinvested 3%
(a) Principal	\$50,000 (cash)	\$50,000 (cash)
(b) Annual Payout	\$2,500 (variable)	\$1,500 (variable)
(c) Charitable Deduction	\$37,036 74.1%	
(d) Income Tax Savings 37% x (c)	\$13,703	\$0
(e) Out-of-pocket Cost of Plan (a)-(d)	\$36,297	\$50,000

Column 1: Payment schedule is quarterly, 3 months delay.

Actuarial Calculations

5% Charitable Remainder Unitrust

ASSUMPTIONS:

[1]	Beneficiary Age	85
	Date of Gift	1/31/2025
[2]	Cash Donated	\$50,000.00
[3]	Payout Rate	5%
[4]	Payment Schedule	quarterly 3 months to 1st payment
[5]	Discount Rate under IRC Section 7520(a) for 1/2025	5.2%

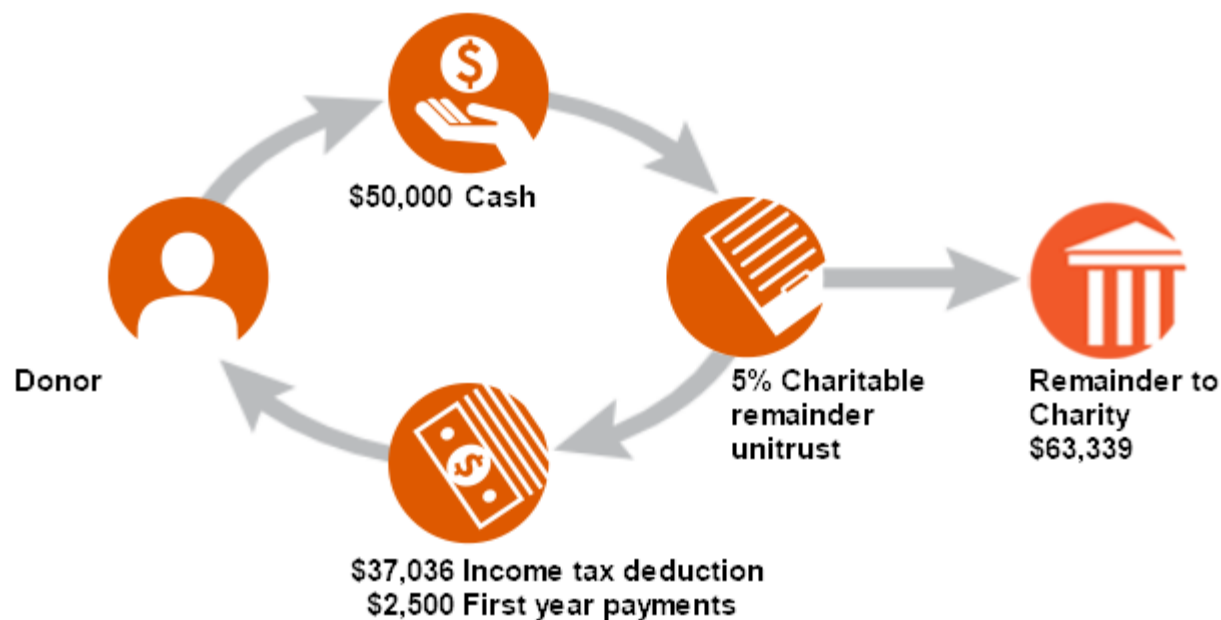
CALCULATIONS:

[6]	Adjustment factor for schedule on [4], rate on [5] (Table F - IRS Publication 1458 (2010CM))	0.968911
[7]	Adjusted unitrust payout rate ([3] x [6]) (Reg. 1.664-4(e)(3))	4.8446%
[8]	Remainder factor for values on [1] and [7] (Table U(1) - IRS Publication 1458 (2010CM))	0.74071
[9]	CHARITABLE DEDUCTION ([2] x [8])	\$37,035.50

Prepared by: Zach Heeter

These calculations are for illustration purposes only and should not be considered legal, accounting, or other professional advice. Your actual benefits may vary depending on several factors, including the timing of your gift.

Charitable Remainder Unitrust



Benefits

Immediate

Income tax deduction of \$37,036. May save up to \$13,703.

Annual

First year payments of \$2,500. Payments will vary in future and continue for life of beneficiary, age 85. Projected total after-tax payments of \$14,672 over 8 years.

Future

Charity projected to receive \$63,339 in 8 years. May reduce estate taxes and costs.