



CREATING A TAX DEDUCTION, AND INCOME,
WHILE HELPING YOUR FAVORITE CHARITY

How one investor converted a large stock position into income for himself and a good cause.

The \$20,000 in stock that James bought 20 years ago was now worth over \$300,000. He and his financial advisor knew that selling that stock would trigger a significant capital gains tax liability. James liked the idea of donating the stock to a local community health center where he regularly volunteered, but he also wanted to use those assets to generate income for current expenses and his future retirement.

With the help of his financial advisor, James created a charitable remainder trust to generate the cash he wanted (and an immediate tax break) and make a substantial gift to the health center, while deferring capital gains taxes and removing the stock from his taxable estate. The trust was able to sell the stock without incurring capital gains taxes and invest the proceeds of the sale to generate a regular gift for the health center and income for James for the rest of his life. The remainder of the principal eventually goes to the health center as James' parting gift when the trust terminates. The charitable remainder trust provided James what he wanted: cash flow to enjoy in life and a generous legacy.

““ The charitable remainder trust provided James what he wanted: cash flow to enjoy in life and a generous legacy.* ””

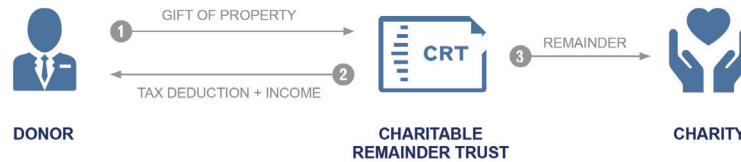
*This is a hypothetical illustration and is not intended to reflect any actual outcome.

RAYMOND JAMES®

A CHARITABLE REMAINDER TRUST THROUGH RAYMOND JAMES TRUST

For charitable-minded individuals nearing their retirement years, a charitable remainder trust is an excellent way to earn income for a period of time or for life, while also contributing to a charity of your choice. You and/or other beneficiaries receive distributions from the trust annually, and the charities receive the assets remaining in the trust

when the trust ends. A charitable remainder trust can be funded with most types of assets, but since minimum distributions to income beneficiaries are required, it may be preferable to use cash or other highly appreciated assets, such as marketable securities.



WORKING WITH RAYMOND JAMES TRUST

With more than 24 years' experience, Raymond James Trust administers trusts exclusively designed for families and individuals – not institutions. We do not offer a “one size fits all” solution, but rather an individually tailored trust designed to meet personal needs both now and in the future. In fact, our customized investing approach makes a full array of investment choices and instruments available for use in our trust portfolios.

Choosing a trustee to manage your personal affairs could be one of life's most important decisions. Our experts understand the complexities and nuances of issues related to a broad range of personal and court-created trusts. We're comprised of experienced attorneys and trust experts, all of whom are committed to serving clients for the long term – throughout their lives and for generations to come.

The Raymond James Trust Advantage

- Tenured and credentialed trust professionals
- Sound financial management through our financial advisor partnerships
- Tailored arrangements to suit the needs of benefit recipients
- Responsive client and affiliate partner service
- The highest standards of fiduciary conduct

Our Services

- Oversight of trust assets
- Accounting and record keeping
- Reporting of trust receipts and disbursements
- Tax reporting
- Performance reports and statements

BENEFITS OF A CHARITABLE REMAINDER TRUST

Income for you and/or other beneficiaries

Partial income tax deduction for up to five years after the gift is made

Benefit of a deferred capital gains tax on the sale of the trust assets

May result in a reduction or even the elimination of estate taxes

Makes a difference in people's lives and communities for years to come

Carries on your legacy

RAYMOND JAMES®

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