



ASTARA

*CHARITABLE
REMAINDER TRUSTS
SPREAD THE LIGHT
Planned Giving Program*

CHARITABLE REMAINDER TRUST

Make a substantial gift to ASTARA and keep the income from your assets to support yourself during retirement with a charitable remainder trust.

A charitable remainder trust is a gift arrangement that provides income to you and/or a beneficiary for life, or for a term up to twenty years.

At the end of the trust term, the balance of the trust assets will be paid to ASTARA.

BENEFITS OF CHARITABLE REMAINDER TRUST

BENEFITS OF A CHARITABLE REMAINDER TRUST:

Annual income for one or two people
you, or
you and your spouse, or
two named beneficiaries

Immediate federal income tax charitable deduction

Elimination of capital gains taxes on the transfer of appreciated property

Federal estate tax savings

Irrevocable trust

Gift to ASTARA the assets remaining at the end of the trust term

No capital gains tax on appreciated property held in trust

ASSETS FOR FUNDING

Assets for funding include cash, real estate, publicly traded stocks, bonds, mutual funds, and other assets.

Because there is no capital gains tax on the sale or exchange of any appreciated property held by the trust, funding the trust with appreciated property, such as stock or real estate, provides an added tax benefit to you.

TWO TYPES OF CHARITABLE REMAINDER TRUSTS

There are two basic kinds of charitable remainder trusts

- 1 charitable remainder unitrust
- 2 charitable remainder annuity trust

CHARITABLE REMAINDER UNITRUST

The unitrust pays the income beneficiary(ies) a variable income, based on a fixed percentage of the net fair market value of the trust assets as determined on a yearly basis.

Typically, the fixed percentage is between 5% and 7% of the annual fair market value of the trust.

One of the advantages of the unitrust is that your income from the trust can increase as the trust principal grows over time.

Additional contributions to a uni-trust may be made at any time.

CHARITABLE REMAINDER UNITRUST EXAMPLE

EXAMPLE OF CHARITABLE REAMINDER UNITRUST

A 70-year old ASTARIAN is in the 39.6% tax bracket. They establish a charitable remainder unitrust. Funding assets are valued at \$100,000 and were originally purchased for \$25,000. Annual payout rate is 5%. Payments are to be made for life.

Trust Principal	\$100,000
Income Tax Deduction	\$ 53,911
Capital Gains Tax Savings	\$ 21,349
Income (first year of trust)	\$ 5,000

CHARITABLE REMAINDER ANNUITY TRUST

The annuity trust pays the income beneficiary(ies) a fixed annual income determined at the time the trust is established.

If you value the security of a constant return over long-term growth potential (of a unitrust) then the annuity trust is for you.

Additional contributions may not be made. Additional charitable remainder annuity trusts may be established.

MINIMUMS

A charitable remainder trust is generally recommended to be funded with assets valued at \$250,000 or more.

This trust involves start-up and ongoing administrative costs. Therefore the trust needs to be set up to generate a meaningful level of income to cover costs and distributions.

STEPS TO ESTABLISH AND ADMINISTER A CHARITABLE REMAINDER TRUST

Legal counsel will prepare the charitable remainder trust document for signature to establish the trust.

The trust will need to:

Name the trustee – this can be you or a bank with trust powers

Name the income beneficiary(ies) – up to two

Specify percentage of trust assets to be paid to the income beneficiary (ies)

Specify length of payment – for life or up to 20 years

Name ASTARA as the charitable beneficiary

Funding the trust by transferring assets (cash, appreciated stock, bonds, etc.) to the trust.

Selling part or all of the trust assets for reinvestment purposes to generate income for income beneficiary(ies).

Distributing of income to income beneficiary(ies) on an annual basis.

At the end of the trust term, distributing the balance of trust assets to ASTARA.

FOR MORE INFORMATION

For more information, please reach out to Reverend Matt

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TAX DEDUCTABLE

ASTARA is a 501(c)(3) nonprofit organization
Tax ID: 95-1717002

Your tax-deductible gift will help us make
the Ancient Wisdom accessible to all.

WE GIVE THANKS. WE GIVE THANKS. WE GIVE THANKS.

WWW.ASTARA.ORG

WELCOME

All are welcome at Astara.

Whatever your religion, or if you have none at all, you are invited
to pursue your spiritual search through Astara.

Let this Channel of Light help you see the path of life in
its authentic glory and true possibilities.

People from all faiths study esoteric teachings and mystic
philosophy through Astara.

If you search for that deeper something... discover for yourself
the joys and riches of Astara.

ABOUT ASTARA

Astara is a non-profit spiritual organization whose mission it is to spread
teachings and healings based on the universal truths found in the Book of
Life Degree Lessons.

Astara's teachings bridge the gap between contemporary Eastern and
Western spiritual philosophies, presenting their mysteries in a clear
context with the wisdom of ancient spiritual truths.

Since 1951, Astara has existed to provide humanity with the knowledge of
the Laws of the Universe, so that they may learn to make decisions based
upon their own Higher Guidance.

Spiritual self-realization is emphasized and information is provided to
guide each individual on their own sacred life's path.



ASTARA

www.Astara.org