

## Help Shape The Future

You can help Peak Community Services shape the future by supporting their work in the service of individuals with developmental disabilities.

You may direct your gift to support a specific program area, or you may make an unrestricted gift, allowing the agency to address areas of greatest need and opportunity.

Unrestricted gifts give the freedom to initiate activities for which there are pressing needs but no government funding.

## Consult Your Professionals

This brochure is intended for information purposes only, and does not constitute legal advice.

You should confer with your legal advisor regarding any specific questions you may have regarding the legal ramifications of gifts and bequests made to Peak Community Services.

## Peak Community Services

Creating Opportunities // Supporting Success

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*Certified by CARF in*

*Employment and Community Services*

*A United Way / United Fund Agency*

*Printed June 2009*

*Printed on Recycled Paper*



Charitable Remainder Trusts

Planned Giving.  
Become a part of the long-term solution.



# Creating Opportunities // Supporting Success

## Life Insurance Trust

If you would like to provide for a family member and also help Peak Community Services, you can use the assets from your retirement plan to set up a charitable remainder trust. This is an easy way to make a gift to Peak Community Services without affecting your current financial situation — and your heirs will enjoy tax benefits, too.

Charitable remainder trusts (CRTs) are life income gifts: you transfer assets now, receiving a charitable deduction for a portion of the transfer, and you or a beneficiary receives income for the rest of your life or a fixed period of time.

You can also set up a testamentary CRT, to be established upon your passing. While you will not receive a charitable deduction, your estate will.

## How It Works

With a CRT, you irrevocably put assets (cash, securities, etc.) in a trust. The trust then provides income payments of at least 5% annually to you or a named beneficiary. Depending on how you set up the trust, the payments will continue for a fixed period of time, or until the death of the beneficiary. At that time, the remaining assets are transferred from the trust to Peak Community Services. When you first set up your CRT, you can designate how you would like Peak Community Services to use these funds.

The amount of income paid out each year during the life of the trust depends on whether it is a charitable remainder annuity trust or a charitable remainder unitrust.

## Charitable Remainder Annuity Trust

A charitable remainder annuity trust provides a fixed dollar amount with each payment to the beneficiary. This amount corresponds to a percentage of the original investment paid out annually.

## Charitable Remainder Unitrust

The amount paid annually to the beneficiary of a charitable remainder unitrust is a fixed percentage of the fair market value of the assets, as determined each year.

As with a charitable remainder annuity trust, the payments may be made in one lump sum each year, or in several installments throughout the year.

## Charitable Remainder Trusts

Peak Community Services: a part of the community for over 50 years.