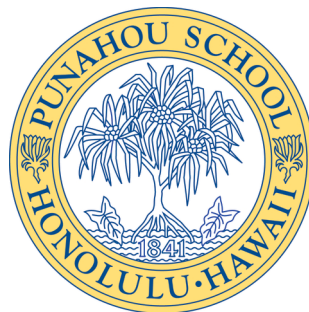


Charitable Remainder Trust



Why a
Charitable
Remainder
Trust May be
Right for You



What is a Charitable Remainder Trust?

A charitable remainder trust (CRT) is a specially designed trust that can provide you, and your family, with income and financial security for life and help you make a charitable gift to support Punahou School.

Increase your
retirement
income and
financial
security



How can a Charitable Remainder Trust benefit you?

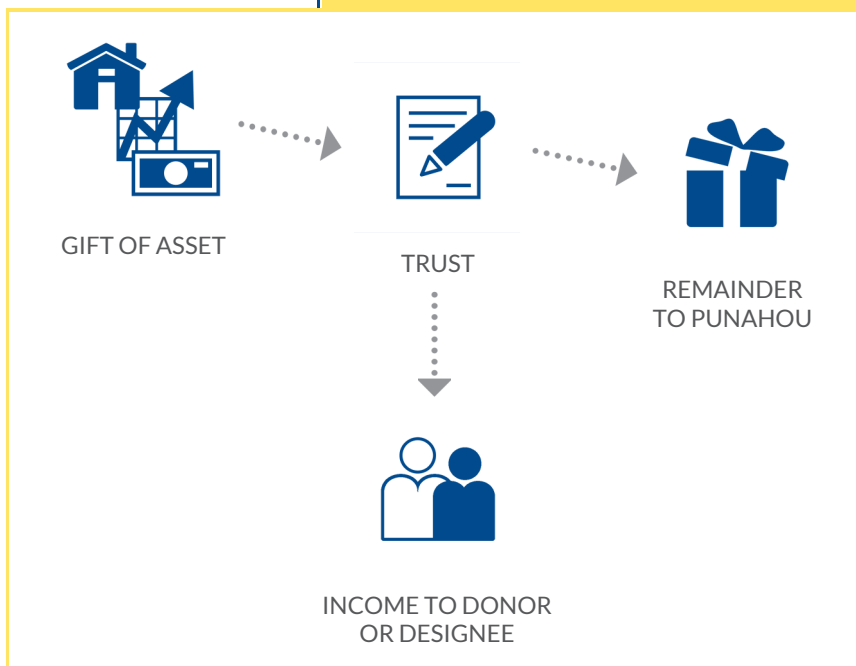
A charitable remainder trust can help you:

- Receive a lifetime of income for you, your spouse and/or your family.
- Increase your retirement income and financial security.
- Avoid immediate capital gain tax on appreciated assets.
- Become eligible for a charitable deduction on your income tax returns.
- Leave a lasting legacy at Punahou School.

Do You Own Highly Appreciated Assets?

If you own highly appreciated assets such as securities, real estate and/or a business, you can benefit by using these pre-tax assets to fund a charitable remainder trust. The trust will sell your assets tax-free, and you avoid paying capital gains tax on the sale.

How a Charitable Remainder Trust Works



- You transfer appreciated assets or cash to fund a CRT.
- The trust then sells these assets tax-free.
- As trustee, Punahou will invest the assets and pay income to you and/or your selected beneficiaries through BNY Mellon.
- You are eligible to claim a charitable income tax deduction in the year you transfer assets to the trust.
- When the trust terminates, the remaining assets can be used to benefit Punahou according to your wishes.

Definitions

Appreciated Assets

Assets that have increased in value while you have owned them.

Tax-Free Sale

Because a charitable remainder trust is tax-exempt, it can sell the assets you transfer without any tax due.

Remainder Beneficiary

The charitable beneficiary you select to receive the remaining trust assets after all payments have been made to you and/or your loved ones.

Check with your attorney or tax advisor about the benefits and consequences of funding a charitable remainder trust.



Contact Us to Learn More

We would be happy to work with you and your advisor to design a charitable remainder trust that best meets your goals. Explore the gift calculator on our website to see a CRT illustration personalized for you.

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