

TRUST IN THE FUTURE

A charitable remainder trust (CRT) is a financial vehicle that allows you to make a significant gift to McMaster University, while also providing you or your beneficiary with interest income for life.

HOW DO I DONATE WITH A CHARITABLE REMAINDER TRUST?

A trust is established when you irrevocably transfer assets (cash, bonds, securities, personal or real property) to McMaster University. This trust provides a beneficiary (you or a loved one) with interest income during life, or a period of time decided upon in advance. The remaining capital is used for the intended purpose at McMaster University, upon the death of the beneficiary, or at the conclusion of the pre-determined term. You may also fund a CRT through your will.

WHAT ARE THE BENEFITS?

- As with any charitable donation, you may designate your gift to the area that is the most meaningful for you – and you may also provide an unrestricted donation to support the University's greatest needs.
- You will receive an immediate charitable tax receipt for the net present value of the remainder interest.
- You or your beneficiary (which can include your spouse) will receive a steady stream of income from the interest earned by the trust, either for life or during the pre-determined term.
- When securities are donated to fund a CRT, you no longer have the responsibilities of financial management, unless you wish to act as trustee.
- A CRT removes specific assets from your estate, which reduces probate fees and may make your estate less susceptible to being contested.
- These gifts are important sources of future income for McMaster, which allows the University to plan ahead for years to come.

TO LEARN MORE

Please contact us for gift illustrations and more detailed information on the benefits of a charitable remainder trust. We will be pleased to work with you to draft a letter of intent that will ensure your donation is designated according to your wishes.

YOUR IMPACT ON THE FUTURE

Ask us about other tax-smart and strategic ways to make a future gift tailored to your personal timeline and charitable goals. Once your needs and those of your loved ones have been met, please consider supporting future generations at McMaster University. Thank you.

Legal name: McMaster University

Charitable business number: 11903 5988 RR 0001

Primary Address: University Advancement, McMaster University, 1280 Main Street West, OJN 432, Hamilton, ON L8S 4L8

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This information is general in nature and does not constitute legal or financial advice. We encourage you to consult with your financial and/or legal advisors prior to making your decision. Thank you.