



# Giving Solutions

G U I D E



[WatersEdgeServices.org](https://WatersEdgeServices.org) | 800-949-9988





# Giving Solutions

G U I D E

## WatersEdge Advisors

3800 N. May Avenue  
Oklahoma City, OK

Toll Free: 800-949-9988

Local: 405-949-9500

Fax: 405-948-7862

[give@WatersEdgeServices.org](mailto:give@WatersEdgeServices.org)

WatersEdge Advisors Tax ID (EIN): 73-0623038

*WatersEdge Advisors is a tradename of The Baptist Foundation of Oklahoma.*

**WatersEdgeServices.org**



WatersEdge Advisors (The Baptist Foundation of Oklahoma) is a 501(c)(3) organization and is a member in good standing with the Evangelical Council for Financial Accountability (ECFA).

# THE EARTH IS THE LORD'S *and everything in it...*

PSALM 24:1

Scripture clearly defines Christians' roles as stewards of creation. Everything we have was created by God, given to us by God and ultimately belongs to God. When Pharaoh's defiance was broken and the Hebrews were freed in the book of Exodus, the Lord prompted the Egyptians to heap gold and silver on the Israelites as they fled. These treasures represented unimaginable wealth to a people who had spent the past 400 years as slaves, but God had a greater purpose in mind. Israel was given the opportunity to give back much of this treasure in exchange for the gift of God Himself. The Egyptian gold became an offering that was used to build the tabernacle where the Father dwelled among His people.

The same is true for Christ followers today: God's gifts are ultimately intended to accomplish His purposes.

WatersEdge helps individuals and families use their God-given resources to support the work of hundreds of Gospel-centered ministries that are changing lives across the United States and around the world.

Planned giving is a practical way to safeguard and multiply the gifts God has given. The purpose of this guide is to help you navigate the myriad of giving strategies and create a plan that will allow you to maximize your gifts' Kingdom impact while simultaneously reaping tax benefits and protecting your family and your wishes.

We hope this will be the beginning of a conversation with WatersEdge charitable giving experts who are ready to help you with your giving goals. Thank you for the privilege of partnering together for the glory of Jesus Christ.



*Robert K. Kellogg*  
Robert Kellogg  
CEO, WatersEdge





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# WHAT IS WatersEdge?

WatersEdge exists to financially empower donors and ministries to transform lives with the Gospel of Jesus Christ. We accomplish this through:

- Smart charitable giving solutions that help multiply donors' gifts
- Biblically grounded investment strategies that maximize charitable distributions
- Powerful financial services like loans, investments and accounting that provide churches with practical tools to facilitate growth

WatersEdge began in 1946 as The Baptist Foundation of Oklahoma. For 75 years we've remained faithful to our calling to strengthen ministries that advance God's Kingdom. Each year, we help Christ followers give millions of dollars to the charitable causes they believe in.

Today, WatersEdge manages more than \$550 million in assets for hundreds of Southern Baptist churches, ministries, institutions and other like-minded organizations across the United States.

## THE STORY BEHIND OUR NAME

Rooted in Scripture, the WatersEdge name was inspired by the many miraculous biblical events that occurred at or near the water's edge, from Moses parting the Red Sea to Jesus calling his first disciples on the shore of the Sea of Galilee in Luke 5. The latter most directly represents the hope that illuminates the WatersEdge name — lives so transformed by an encounter with Christ that they were willing to leave everything to follow Him. It is this kind of radical change that drives WatersEdge to financially empower donors and ministries to transform lives with the Gospel.

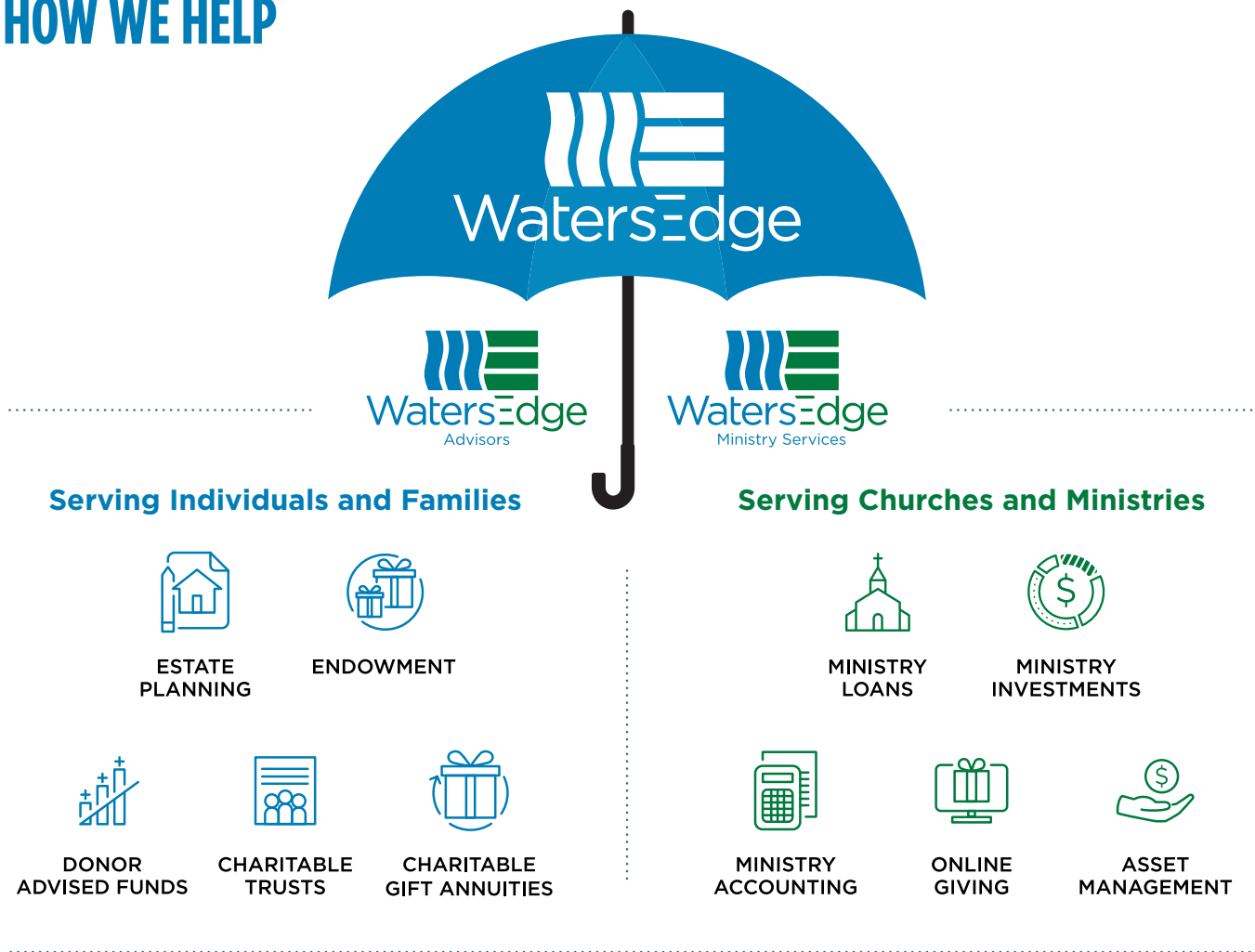
## OUR PURPOSE

Financially empowering donors and ministries to transform lives with the Gospel.

## OUR VISION

To distribute \$25 million to ministry annually by the year 2025.

## HOW WE HELP



## 25X25 DISTRIBUTIONS SINCE 2013

# \$181,884,873.03

It was a bold idea, a number so big it seemed impossible — \$25 million to Kingdom-impacting ministries annually by the year 2025. That's our vision. We call it "25 by 25," and thanks to the generosity of thousands of individuals and families like yours, we're on pace to make 25x25 a reality. Together, we've exceeded goals every year since 2013, distributing millions to a myriad of Christian causes along the way.



# Donor Advised Fund

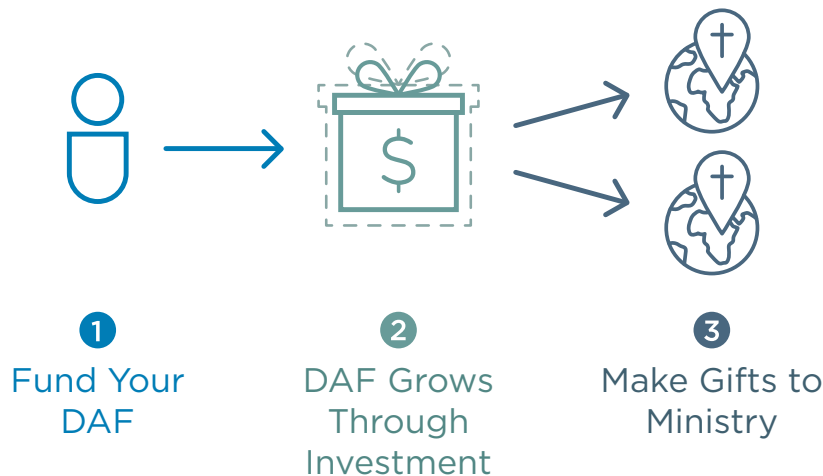
A donor advised fund, or DAF, is a popular tool for charitable giving because it maximizes tax benefits, multiplies your gift's impact and simplifies the giving process.

Think of a DAF like a savings account for all of your giving. Instead of writing multiple checks to individual ministries, you contribute to your DAF

account and receive an immediate tax deduction.

Those contributions are invested and grow tax-free. You decide which ministries to support and how often. When you're ready to make a gift from your DAF, WatersEdge sends the check on your behalf with the click of a button — no paperwork, no fuss.

## HOW IT WORKS



“Most people are waiting for some big reason to give. People think, ‘Well, it’s small. It doesn’t matter.’ But everything matters. If it’s a gift the Lord told you to give, then give and be obedient. You’re not going to get to those big things until you’re faithful with the small things.”

**Greg & Susan K. | Kingfisher, OK**



## Key Benefits

### 1 Enjoy Flexibility and Convenience

Contribute cash, stocks, property or other assets. Make gifts as often as you like; we'll handle the paperwork for you.

### 2 Reap Tax Advantages

Contributions are immediately tax-deductible. You'll pay no capital gains tax on donations of appreciated assets, including stocks and real estate.

### 3 Multiply Your Giving

Contributions are invested and grow over time to maximize charitable impact. All growth is tax-free.

### 4 Reduce Fees With WatersEdge

There are no fees to open an account or process gift requests. Management fees are waived for select investments.

## GIVING EXAMPLE

The Robinsons opened a DAF with WatersEdge using \$10,000 in real estate, \$4,000 in stocks and \$1,000 in cash (\$15,000 total). The family received an immediate tax deduction for the gifts, which were invested and earned an additional \$900 while the Robinsons decided which ministries they wanted to support.

When they were ready, the Robinsons made grants from their DAF to their church, international missions and disaster relief. WatersEdge made it easy, handling all the paperwork and sending the checks to the ministries on the Robinsons' behalf.



CHURCH TITHE  
**\$6,000**

INTERNATIONAL  
MISSIONS  
**\$4,900**

DISASTER RELIEF  
**\$5,000**

**GET STARTED AT:**

[WatersEdgeServices.org/DAF](https://WatersEdgeServices.org/DAF)

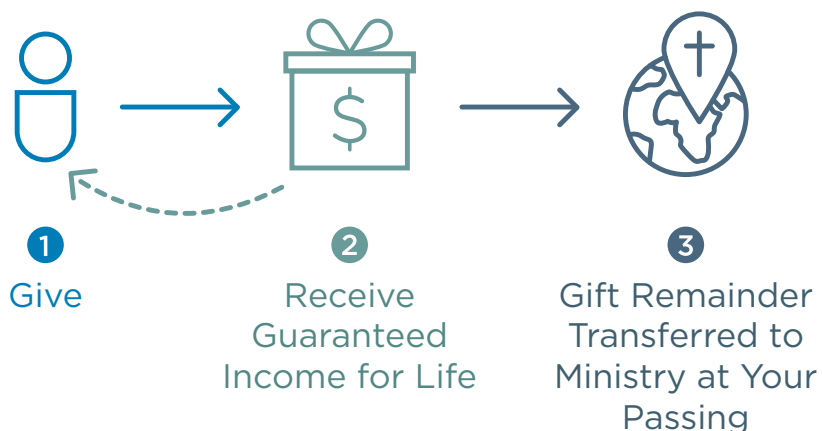


# Charitable Gift Annuity

A charitable gift annuity, or CGA, allows you to make a gift to ministry while receiving a tax deduction and guaranteed lifetime income. After your death, the remainder of the gift is placed into endowment to benefit the ministry or ministries you've selected.

CGAs are an excellent giving option for anyone of retirement age who has the desire to give charitably and values the security of a dependable income stream. The older you are when you create a CGA, the higher your annual payout. Rates also differ slightly between individuals and couples.

## HOW IT WORKS



*Lakie chose to give to missions through a CGA because she wanted to make an impact with the Gospel and values the added security of a guaranteed income stream.*

"I wanted to put the money where it was most needed. I know I can't do it all, but I hope this gift will support someone with the talent of teaching people about Jesus."

**Lakie G. | McAlester, OK**

## Key Benefits

### 1 Receive Income For Life

Fixed rates guarantee the same annual payment for life, even if you outlive the value of your gift.

### 3 Enjoy Immediate and Ongoing Tax Benefits

Claim income tax benefits in the first year of your gift.

### 2 Protect Your Spouse

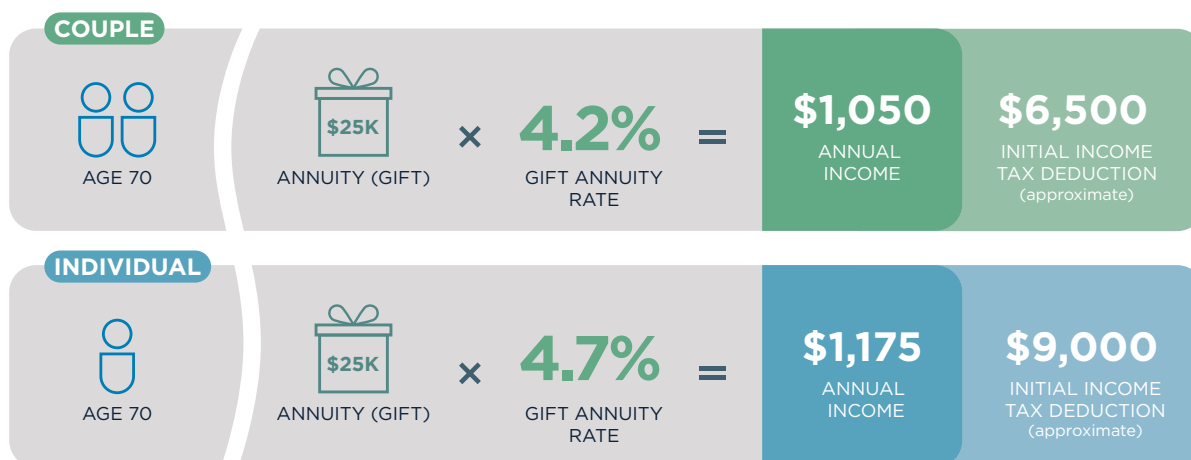
For couples, income can continue for the surviving spouse after the death of the first.

### 4 Get Paid On Your Schedule

You can choose to receive monthly, quarterly, semi-annual or annual payments from your annuity.

## GIVING EXAMPLE

Mr. and Mrs. Smith are both 70 years old and decide to establish a \$25,000 charitable gift annuity to ultimately benefit their church. They qualify for a 4.2% rate on their annuity, meaning they would receive a \$1,050 annual payment from the annuity. The Smiths will also receive an initial income tax deduction of about \$6,500, plus ongoing annual tax benefits. This \$1,050 annual payment will continue for the rest of the Smiths' lives, even if they outlive the value of their \$25,000 gift.



Actual annuity rates and income tax deduction depend on current ACGA and IRS rates.

**GET STARTED AT:**  
[WatersEdgeServices.org/CGA](https://WatersEdgeServices.org/CGA)



# Endowment

Endowment is unique due to its permanence and ability to multiply your gift many times over, far exceeding the gift's initial value. It is a giving pathway for individuals with a strategic vision for the future — donors who want their gift to not only impact this generation, but also generations to come.

For churches and ministries, endowed gifts build long-term financial stability

while simultaneously meeting short-term needs. An endowment works by investing your gift. Each year, a percentage of the endowment's value is distributed to the ministry you support while the remainder is allowed to grow to meet future needs. This cycle of distribution and growth creates a perpetual stream of income, providing ministries with financial stability that lasts a lifetime and beyond.

## HOW IT WORKS



"I've been a tither since I was 16. When I give to an endowment through WatersEdge, I know that the income will continue to help the ministry I've chosen to support from now until Jesus returns. Endowment is a way for me to leave a legacy beyond myself so that when I'm dead and gone, I'm still giving a tithe. That's very fulfilling to me."

**Wayne C. | Oklahoma City, OK**

## Key Benefits

### 1 Leave A Legacy

Endowment is a permanent, perpetual gift, which means it will continue to support ministry for generations, long after your passing.

### 2 Multiply Your Gift

An endowment is invested for growth. Annual distributions to ministry increase over time, multiplying your gift and maximizing impact.

### 3 Give Over Time

You can give to your endowment during your lifetime and after death, through your estate plan. Others can contribute, too.

## GIVING EXAMPLE

Imagine placing \$50,000 into an endowment for a ministry that's close to your heart. In its first year, your endowed gift would distribute about \$2,250. While that amount may seem small compared to the size of the initial gift, time quickly multiplies the impact. Over 25 years, your \$50,000 endowment could grow its annual distribution from \$2,250 to \$4,570. Cumulative distributions over that 25-year period would total \$82,000, more than \$30,000 above the original \$50,000 gift.

Net of fees. Assumes 7.5% growth and 4.5% annual distribution.



**GET STARTED AT:**

[WatersEdgeServices.org/endowment](https://WatersEdgeServices.org/endowment)



# Estate Planning

Everything we have is a gift from God. Kingdom-minded estate planning acknowledges Christians' roles as stewards of these gifts. We're commanded to use them for His glory during our lifetime and beyond.

An estate plan is a set of essential legal documents that settles critical end-of-life issues. Specifically, an estate plan allows you to:

- Pass on your possessions according to your wishes
- Leave instructions for your care if you become incapacitated
- Choose a guardian for children under age 18
- Leave a legacy by supporting charitable causes you care about
- Minimize court costs, attorney fees and other legal expenses

Estate planning can be complicated and expensive, but not with WatersEdge. We simplify the process using online tools and personal guidance from certified estate planning professionals. Plus, most WatersEdge estate plans are either free or very affordable. That's because we provide up to \$500 in legal fee reimbursement if your estate plan includes a gift to ministry.\*

## HOW IT WORKS .....



"I think having an estate plan is important because God has given us stewardship over our lives, and we want to honor and glorify Him with every aspect. This is something that everybody needs to do. Don't put it off."

**Ryan S. | Stillwater, OK**



## Create or Update Your Estate Plan in 5 Simple Steps



Begin by making an appointment with a WatersEdge estate planning professional and completing the Estate Planning Guidebook.



Next, your attorney will draft an estate plan based on the choices you made.



Then, review and sign your estate planning documents.



Pay your attorney.



Receive reimbursement for a portion of your legal fees, up to \$500.\*

**GET STARTED AT:**  
[WatersEdgeServices.org/plan](https://WatersEdgeServices.org/plan)

\*To qualify for legal fee reimbursement, your estate plan must contain a charitable gift of at least 10 percent of the estate or a minimum of \$50,000 to an approved ministry partner of your choice. See a list of WatersEdge ministry partners at [WatersEdgeServices.org/MinistryPartners](https://WatersEdgeServices.org/MinistryPartners).



# Charitable Remainder Trust

Financial security and charitable giving go hand-in-hand with a charitable remainder trust (CRT). This giving solution is an excellent option for securing your retirement while making a lasting Kingdom impact. CRTs provide an immediate tax deduction, create lifetime income for you (or your loved ones) and also support ministry. There are two types of charitable remainder trusts, known as CRUTs and CRATs.

## Charitable Remainder Unitrust (CRUT)

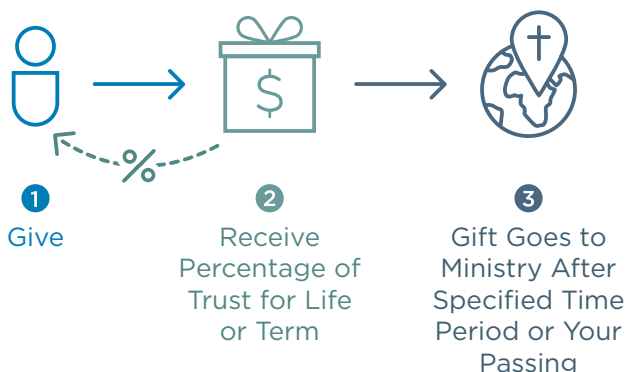
VS

## Charitable Remainder Annuity Trust (CRAT)

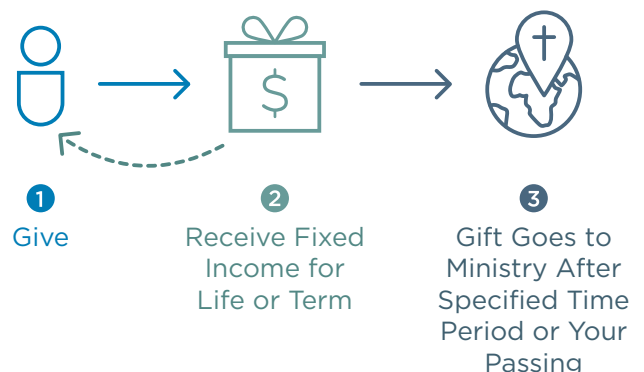
A CRUT works by placing your assets in a trust during your lifetime. A fixed percentage of the trust's value is paid out to you and your beneficiaries each year. After a specified time period, or after you and your beneficiaries pass, the remainder of the trust is transferred to the ministry or ministries of your choice.

Like a CRUT, a CRAT also places your assets in a trust during your lifetime. But instead of paying out a fixed percentage of the trust's value each year, CRATs pay a fixed dollar amount to you and your beneficiaries. After a specified time period, or after you and your beneficiaries pass, the remainder of the trust is given to ministry.

### HOW IT WORKS



### HOW IT WORKS



## Key Benefits

### 1 Enjoy Higher Payouts

Though not guaranteed, CRUTs offer the opportunity for greater distributions, potentially providing you with more annual income.

### 2 Reap Tax Benefits

Receive an immediate tax deduction when you fund your charitable remainder trust.

## GIVING EXAMPLE

Thirty years ago, Mr. and Mrs. Baker placed \$100,000 in the stock market. Steady growth multiplied the couple's investment, which is now worth \$500,000.

Seeking to augment their monthly income, reduce taxes and support ministry, the Bakers direct their broker to transfer the stock into a CRUT set up by WatersEdge. The

couple receives an immediate charitable income tax deduction, saves \$60,000 in capital gains taxes and will receive 6% of the trust's value annually (\$30,000 year one) for the rest of their lives. After they pass away, the remainder of the Bakers' trust will pass to their church.

	WITHOUT CRUT	WITH CRUT
CURRENT ASSET VALUE	\$500,000	\$500,000
CAPITAL GAINS TAX*	(\$60,000)	\$0
BALANCE AVAILABLE TO REINVEST	\$440,000	\$500,000
6% ANNUAL INCOME**	\$26,400	\$30,000
TOTAL LIFETIME INCOME OVER BOTH LIVES***	\$667,920	\$759,000
CHARITABLE TAX DEDUCTION BENEFIT****	\$0	\$60,347

All calculations are based on 70-year-old donors. \*15% federal capital gains tax (state capital gains may also apply). \*\*Payment rates will be determined by the donor and WatersEdge and will range between 5% and 7%, depending on the terms of the trust and the donor's income and tax objectives. \*\*\*Based on a life expectancy of 25.3 years. \*\*\*\*\$172,420 charitable income tax deduction times 35% income tax rate; actual deduction will vary based on current IRS rates and the age of the person(s) receiving the payments or the number of years that payments will be made.

**GET STARTED AT:**  
[WatersEdgeServices.org/CRT](http://WatersEdgeServices.org/CRT)



# IRA Charitable Rollover

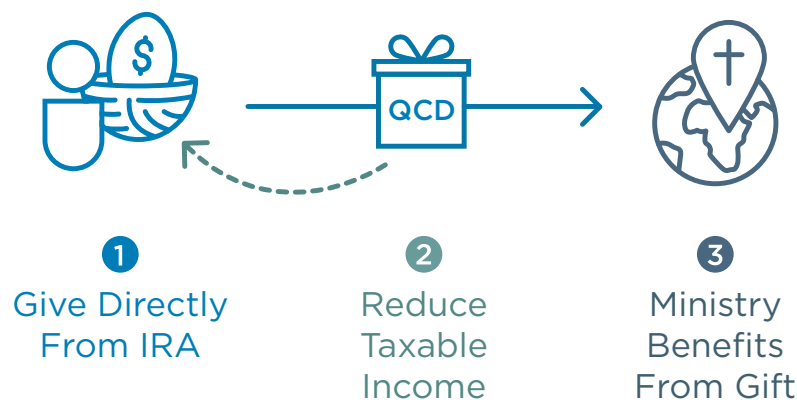
IRA charitable rollovers are an excellent giving option for seniors. If you are over 70½ years old, you can give a tax-free distribution from your IRA to qualified ministries. The limit is \$100,000 for individuals and \$200,000 for couples.

This type of gift is known as a qualified charitable distribution (QCD) and can satisfy your IRA's required minimum distribution (RMD). No tax is incurred on the withdrawal from your IRA, so these gifts do not qualify for an income tax charitable deduction.

However, they have the benefit of lowering taxes by reducing your adjusted gross income (AGI). Unlike many other charitable gifts, this tax strategy can benefit you even if you do not itemize your tax deductions.

It is critical to understand that your gift will not qualify as a QCD if you withdraw funds first and then make your donation. Instead, the funds from your IRA must be given directly to WatersEdge for the benefit of the ministries you wish to support.

## HOW IT WORKS





“Our tax man is a Christian and he suggested an IRA charitable rollover as a way to reduce our taxable income while helping others at the same time. We chose to give to Baptist Village Communities’ Adams Fund, which provides financial assistance to meet the day-to-day needs of dozens of senior adults with limited incomes.”

Gil K. | Oklahoma City, OK

## GIVING EXAMPLE

<b>A</b>	Ms. Garcia gives a <b>portion</b> of her IRA’s RMD as a gift (QCD) to ministry.	<b>\$15,000</b> ANNUAL RMD	–	<b>\$10,000</b> DONATION (QCD)	=	<b>\$5,000</b> TAXABLE RMD
<b>B</b>	Ms. Garcia gives her <b>entire</b> IRA’s RMD as a gift (QCD) to ministry.	<b>\$15,000</b> ANNUAL RMD	–	<b>\$15,000</b> DONATION (QCD)	=	<b>\$0</b> TAXABLE RMD
<b>C</b>	Ms. Garcia gives her <b>entire</b> IRA’s RMD plus \$5,000 as a gift (QCD) to ministry.	<b>\$15,000</b> ANNUAL RMD	–	<b>\$15,000</b> + <b>\$5,000</b> DONATION (QCD)	=	<b>\$0</b> TAXABLE RMD <small>Additional \$5,000 gift may provide further tax benefits.</small>

**RMD** | **Required Minimum Distribution** — The amount of funds you are required to withdraw from your IRA every year after you turn 72.

**QCD** | **Qualified Charitable Distribution** — A charitable donation that counts toward your RMD and can begin at age 70½.

**GET STARTED AT:**  
[WatersEdgeServices.org/IRA](https://WatersEdgeServices.org/IRA)



# Beneficiary Designation

Beneficiary designation allows you to give assets like a life insurance policy or retirement plan to ministry after your passing. It is one of the easiest and most tax-efficient ways to support Kingdom work, because updating a beneficiary designation doesn't require changes to your will or trust.

Begin by contacting WatersEdge. Our giving professionals will guide you

through the process of requesting and completing a beneficiary designation form from your account provider.

We'll also document the ministry or ministries you wish to support. You may choose to send the funds directly to ministry or place them in an endowment that multiplies your ministry impact through perpetual annual distributions.

## HOW IT WORKS



## BEFORE YOU GIVE

- Work with WatersEdge to document the ministry or ministries you wish to support and how to distribute the funds.
- On your beneficiary designation form, be sure to designate “The Baptist Foundation of Oklahoma dba WatersEdge Advisors” as the beneficiary, include our tax ID number (EIN 73-0623038) and specify the gift percentage.



## Key Benefits

### 1 Give with Ease and Simplicity

Most beneficiary designations require a single form and typically don't necessitate changes to your will, trust or estate plan.

### 2 Reduce Potential Tax Burden

Depending on the asset, these gifts can reduce or eliminate income taxes for your heirs, as well as minimize estate taxes, if applicable.

### 3 Provide Control and Flexibility

Beneficiary designations are revocable until your death; you control which ministry or ministries you want to support and the asset percentage each beneficiary receives.

## WHICH ACCOUNTS WORK WITH BENEFICIARY DESIGNATION GIFTS?



#### RETIREMENT PLAN

Give funds from a traditional IRA, Roth IRA, 401(k), 403(b) and more.



#### LIFE INSURANCE

Direct a portion or all of your policy's death benefit to ministry.



#### BANKING AND INVESTMENT ACCOUNTS

Gift remaining funds in your checking, savings or brokerage accounts at your death.



#### DONOR ADVISED FUND

Donate remaining balance in your DAF at your death.



#### COMMERCIAL ANNUITY

Some annuities have remaining value after the annuitant's death which can be given to ministry.



#### REAL ESTATE

In many states, your land or home can be gifted to ministry with a "transfer on death" deed.

### GET STARTED AT:

[WatersEdgeServices.org/beneficiary](https://WatersEdgeServices.org/beneficiary)

# Giving Assets

The book of Matthew teaches Christians to lay up treasures for ourselves in Heaven. Many of our earthly treasures can advance God's Kingdom during our lifetime or even after our passing. There are many opportunities for us to use our blessings to benefit others. An envelope in an offering plate is just one of the ways your generosity can transform the lives, hearts and minds of others. Nearly all of your assets can be used to glorify God by supporting Gospel-centered ministries.



## Cash

Cash and cash equivalents are the most versatile way to give and are an easy way to support the ministries you love most.



## Securities

**STOCKS, MUTUAL FUNDS, BONDS**

Donating appreciated securities helps you avoid capital gains taxes and optimizes your giving with a higher-impact gift.



## Retirement Assets

Donating certain types of retirement assets can help your heirs avoid income taxes and maximizes your charitable giving. Other assets can help you meet your RMD and lower your AGI (see pages 10-11).



## Business Interests

Business interests provide many options for philanthropy such as a strategy for retirement or succession planning, or simply as part of a personal gift.



## Real Estate

Gifts of appreciated property provide a deduction for a current fair market value of the property. Donors can even choose to make the gift now and continue enjoying the property for their lifetime.



## Mineral Interests

Gifts of mineral interests help you receive a charitable income tax deduction and avoid income tax on royalties. You can also choose to make the gift now but continue receiving lifetime payments.



## Automobiles or Miscellaneous Valuables

Your vehicles, jewelry, collections or other treasures can be transformed into resources for the ministries you know and love. Receive a tax deduction and leave a legacy with your miscellaneous valuables.



## Crops & Livestock

For certain types of farmers, ranchers and agribusinesses, gifts of grain and livestock are a great way to make an impact and either receive a deduction or avoid income recognition.

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### Security Transfer Instructions:

TD Ameritrade  
DTC Clearing #0188  
“The Baptist Foundation of Oklahoma  
dba WatersEdge Advisors”  
Act # 427604020  
Contact: Chief Investment Officer  
Phone: 405-949-9500  
Email: [cio@WatersEdgeServices.org](mailto:cio@WatersEdgeServices.org)

### Tax ID Number:

EIN 73-0623038

*Disclaimer: Always consult your own independent professional advisors to ensure a giving vehicle is right for you and to understand the specific financial and tax implications of various gift types and your proposed donation.*

# Compare Giving Solutions

Gift Vehicle	Donor Tax Advantages	Value to Ministry	Is the gift revocable by the donor?
<b>Donor Advised Fund (DAF)</b>	Itemizers receive an immediate tax deduction and potentially avoid capital gains tax; deduction could benefit the donor for up to five filing years.	The donor can make grants for immediate impact or choose to allow the funds time to grow for greater future impact.	No
<b>Charitable Gift Annuity (CGA)</b>	Itemizers receive a partial tax deduction and potentially avoid capital gains tax. Annual payments are a combination of ordinary income and tax-free income.	The ministry will receive the remaining value of the asset at the time of the donor's death.	No
<b>Endowment</b>	Itemizers receive an immediate tax deduction; may reduce estate taxes if applicable and may help donors avoid capital gains tax.	The ministry has a consistent annual income stream that increases over time to make an ongoing impact.	No
<b>Estate Plan Bequest</b>	Can reduce estate taxes if applicable, and can minimize income tax to beneficiaries.	For many donors, bequests offer the opportunity to make their most significant gift to ministry.	Yes, while the donor is living and of sound mind.
<b>Charitable Remainder Unitrust (CRUT)</b>	Itemizers receive a partial tax deduction. If the asset has appreciated, the donor could avoid capital gains tax.	The ministry will receive the remaining value of the asset after the designated period ends.	No
<b>Charitable Remainder Annuity Trust (CRAT)</b>	Itemizers receive a partial tax deduction. If the asset has appreciated, the donor could avoid capital gains tax.	The ministry will receive the remaining value of the asset after the designated period ends.	No
<b>IRA Charitable Rollover</b>	Reduces donor's adjusted gross income — one of the few tax advantages to charitable giving for non-itemizers.	The gift can make an immediate charitable impact.	No
<b>Beneficiary Designation</b>	Can reduce estate taxes if applicable, and can minimize income tax to beneficiaries.	The ministry will receive the value of the asset at the time of the donor's death.	Yes, while the donor is living and of sound mind.

Is there an income payment to the donor or donor's loved ones associated with this gift?	What assets work best for this type of gift?	When will the ministry receive this gift?
No	Cash, securities, certain restricted stocks, mutual funds, private equity and hedge fund interests, real estate, privately held C-Corp and S-Corp shares	When the donor makes a grant from his or her DAF to a ministry
Yes, there is a guaranteed fixed annual payment based on the donor's age.	Cash, securities, certain restricted stocks, mutual funds, private equity and hedge fund interests, real estate, privately held C-corp and S-corp shares	After the donor's death
No	Cash, securities, real estate, other assets	The ministry will begin receiving annual distributions in one year or less, depending on the endowment agreement.
No	Any	After the donor's death
Yes, there is a payment of at least 5% (available monthly, quarterly or annually) based on the current value of the asset.	Cash, publicly traded securities, some types of closely held stock (CRUTs cannot hold S-Corp stock), real estate, certain other complex assets	At the end of the designated period (up to a 20-year term or at the donor/beneficiary's death)
Yes, there is a fixed payment (available monthly, quarterly or annually) based on the asset's value the day it was transferred to the trust.	Cash, publicly traded securities, some types of closely held stock (CRATs cannot hold S-Corp stock), real estate, certain other complex assets	At the end of the designated period (up to a 20-year term or at the donor/beneficiary's death)
No	Traditional IRA assets (Roth IRAs are ineligible)	Immediately after the gift is processed
No	Retirement plans, life insurance, banking and investment accounts, donor advised funds, commercial annuities, real estate	After the donor's death

# Notes





