





## Could a CRT be right for me?

**M**any of us are balancing our need for financial security during retirement with our desire to help take care of loved ones.

Did you know there are ways to preserve, perhaps even enhance, the financial security of yourself and your loved ones while making a charitable gift? With a charitable remainder trust (CRT), you or other individuals can receive a stream of income that will either be a fixed annual amount or that will vary with asset values over time. You may choose which type of CRT is better for you and your financial goals. Additional benefits include:

- The creation of a source of income for yourself, your spouse or partner, your children or other loved ones.
- Increased returns if you contribute low-yielding assets that are liquidated and replaced with other assets in a tax-advantaged way within the trust.
- The ability to diversify investments and the potential for tax-free growth of assets over time.
- Assurance that you are able to fund scholarships and bursaries, research, programs or other projects at Queen's\* when the trust eventually distributes its remainder.

For more information about charitable remainder trusts, please contact us. We will be happy to discuss such gifts with you or your financial advisor.

## How to give through estate planning

If you have been intending to create a will or arrange gifts in other ways to loved ones and organizations close to your heart, like Queen's,\* but don't know how to get started, here is some practical help.

**What kind of will should I have?**

Bob Park ..

## Making gifts for our future

Most of us desire the satisfaction of leaving behind something meaningful. It is the reward enjoyed by the many alumni and friends who have made gifts that support Queen's University.\* Our publication, "Giving for Our Future," assists those looking to make an impression in the world through tax-favored giving. Please send in the remit

[Visit our gift planning website](#)



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