



CHARITABLE LEAD TRUST

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A charitable lead trust (CLT) is designed to reduce the cost in taxes of transferring assets to the next generation while providing a gift for Moravian University now. A CLT minimizes the taxes your beneficiaries pay by first contributing a portion of the trust's overall return to Moravian University and then, after a specified period of time, transferring the remainder of the trust to your beneficiaries.

WHY MIGHT A CLT BE APPROPRIATE FOR ME?

For people who have significant assets, a CLT provides gift and estate tax relief.

- Assets valued at \$500,000 or more are contributed irrevocably to a trust. You choose the term of the trust and other specifications.
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HOW DO MY HEIRS BENEFIT FROM A CLT?

Your heirs enjoy many tax advantages:

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