



# FFTC CHARITABLE TRUSTS

Philanthropic solutions that provide income or assets for you or your family, while supporting the causes you care about most.

*FFTC Charitable Trusts are effective vehicles that provide income or assets for you or your family, while also creating a philanthropic legacy through a permanently endowed fund at FFTC.*

*Foundation For The Carolinas can serve as trustee for charitable trusts, providing administrative support, fiduciary oversight and investment management services for these complex giving vehicles to help donors maximize their giving.*

*Whether your philanthropic goal is to meet broad community needs, support your favorite causes in perpetuity or provide scholarships, FFTC ensures your legacy and commitment to the community will be honored for years to come.*

**Contact us today for more information:**

**Visit**  
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Charlotte, NC 28202

**Call**  
704.998.6412

**Email**  
philanthropy@fftc.org

**Learn more**  
www.fftc.org

## FFTC Charitable Trusts

### Charitable Remainder Trusts

FFTC Charitable Remainder Trusts are irrevocable trusts that allow you or your family to receive payments for life or for a period of time (up to 20 years).

Donors begin by creating a trust, designating income beneficiaries and transferring assets into the trust. Payment can be fixed in amount or can vary annually with the value of the trust assets. When the term of the trust is complete, the remaining assets will create an endowed charitable fund at FFTC, ensuring your philanthropic legacy for generations to come.

FFTC Charitable Remainder Trusts offer several tax benefits to donors, including a current income tax deduction and deferral of capital gains taxes, as well as the opportunity to diversify assets and reduce future estate tax liability.

### Charitable Lead Trusts

FFTC Charitable Lead Trusts offer similar tax advantages and may be an attractive vehicle when your goal is to make a generous gift now, while also achieving income or estate tax planning objectives.

FFTC Charitable Lead Trusts make annual payments for a period of time to an endowed fund that will support your most valued causes in perpetuity. You can choose from an array of charitable fund options, whether your goal is to support broad areas of community life, specific nonprofits, or scholarships.

When the trust terminates, the remaining principal is paid to your named beneficiaries. You have the satisfaction of making a significant gift to the community now, while potentially reducing the taxes due on transfers to your beneficiaries later.

## Getting Started

FFTC Charitable Remainder Trusts must be funded with assets valued at \$250,000 or more. FFTC Charitable Lead Trusts must be funded with assets valued at \$1,000,000 or more.

We work closely with you, your professional advisors, and your family to structure and execute FFTC Charitable Trusts.

We can help you leverage an exceptionally wide variety of assets to address your charitable goals, including:

- ▶ Cash and marketable securities
- ▶ Real property
- ▶ Closely held business interests
- ▶ Life insurance
- ▶ Qualified retirement plan assets

In cases where FFTC is not serving as trustee, funds held at FFTC may be named as charitable remainder or charitable lead beneficiary. Contact our team for more information.

*Information provided is general in nature. It is not intended to be, and should not be construed as, legal or tax advice. Foundation For The Carolinas does not provide legal or tax advice.*

**Philanthropy is an art that benefits everyone. Come be inspired.**

