

You may already know that personal trusts can play a key role in your estate planning. But did you realize that there are several trust that could also help lessen tax burdens associated with capital gains?

If you have either sold appreciated securities this year or are planning on selling securities or property before 2019 ends, now is the time to learn more. Let us help you with our trust expertise.

Here's how we can help:

1. Charitable Remainder Trusts (CRTs) When you donate to a Charitable Remainder Trust (CRT), you can benefit from significant tax savings, increased income, the power of keeping the full value of your assets working and the satisfaction of supporting a charity of your choice. A CRT allows you to place assets into an irrevocable trust, while enabling you or your beneficiaries to receive the income from those assets for the term of the trust. When the trust ends, the assets will then pass to the charity you have designated. There two types of charitable remainder trusts, A CRT can provide income to your beneficiaries in one of several ways. This flexibility allows you to further customize your trust to help meet your financial, family and charitable giving goals.
2. Charitable Lead Trusts (CLTs) A Charitable Lead Trust (CLT) allows you to place assets into an irrevocable trust. An irrevocable trust is a type of trust where its terms cannot be modified, amended or terminated without the permission of the grantor's named beneficiary or beneficiaries. The charities you choose will then receive an income stream for the term of the trust. That term can be a specified number of years, or as long as you live. When the trust ends, the remaining assets will pass to your heirs, or to you, depending on the type of CLT you have created. The donor's estate will be eligible for an estate tax charitable deduction for the value of the interest paid to the charity.
3. Personal Trust Services complements all of the existing investment management solutions currently available to you through SVWA, The Trust Company can serve as agent for a trustee, investment directed trustee or as discretionary trustee. The Trust Company will accept (but is not limited to) the following types of trusts (both revocable and irrevocable): credit shelter/marital, testamentary trusts, charitable remainder trusts, charitable lead trusts, generation-skipping trusts, and agent for trustee accounts.

These services are not suited for every situation; so let us discuss and do a deep dive to see if this is appropriate and efficient solution for you.