

**Lead Trust**

In its simplest terms, the Charitable Lead Trust reverses the income stream of a remainder trust so that the University becomes the income beneficiary, while the heirs receive the residual trust.

This vehicle is most attractive to donors who wish to transfer sizeable appreciating assets to their family without the penalties of gift and estate taxes. The Charitable Lead Trust carries with it other benefits including immediate tax advantages because the assets are frozen within the trust. Since the trust is generating income to the University for a set term of years or for the donor's lifetime, the taxable value of the trust assets are further decreased.

If you would like to learn more about other means of utilizing your estate for charitable donations to CSM, please contact Susan Medina at 800-926-5534, x2331 or smedina@csm.edu.