The U.S. Charitable Gift Trust®

What You Should Know about Pooled Income Funds Versus Charitable Remainder Trusts and Gift Annuities

Key Differences Between Pooled Income Funds, Charitable Remainder Trusts and Gift Annuities

	Pooled Income Fund	Charitable Remainder Trust	Gift Annuity
Establishing an account:	Can be established immediately	Legal and start-up fees and typically takes several weeks/months to create	Can be established immediately
• Minimums	$20,000	Typically $200,000 or more	Typically $5,000 or more
Tax treatment:			
• Income tax deduction	Partial income tax deduction based on beneficiary life expectancy and IRS assumed rate of return	Partial income tax deduction based on IRS designated rate table (life expectancy and payout structure)	Partial income tax deduction based on annuity yield set by charity and beneficiary life expectancy
• Capital gains tax	Yes, can be avoided	Yes, can be avoided or deferred	Yes, can be avoided or deferred
• Income received	Taxed as ordinary income	Tiered tax treatment	Tiered tax treatment
Investment Management:	Donor chooses allocations to three Eaton Vance mutual fund pools	Trust controls how contributed assets are invested	Charity controls how contributed assets are invested
Income benefits:			
• Income	Determined according to investment returns	Determined according to investment returns	Based on American Council on Gift Annuities (ACGA) rates
• Payout	Fluctuates according to investment returns; has potential increase in income payout	Depending on set-up of the trust if charitable remainder unitrust (CRUT) or annuity trust (CRAT)	Fixed income payout; has potential inflation risk
• Additional contributions	Yes, for potential increase in income	Yes, for a CRUT No, for a CRAT	No, everything is fixed
Remainder charitable beneficiaries:	Flexible with number of charitable beneficiaries and may be changed any time. A Donor Advised Fund may be named as beneficiary	Flexible with number of charitable beneficiaries as listed in trust document. A Donor Advised Fund may be named as beneficiary	Generally, only the sponsor charity and cannot be changed
Future family involvement:	Yes, a Donor Advised Fund may be named as beneficiary of your remainder account, and successor donor advisors may direct gifts to charities	Yes, a Donor Advised Fund may be named as beneficiary of your remainder account, and successor donor advisors may direct gifts to charities	No, remaining principal will belong to the charity

The U.S. Charitable Gift Trust's Donor Advised Fund may be named as remainderman of a trust, annuity, life insurance and/or CRT, enabling a family legacy to be created.

Call us today at 800-836-2414 to find out more information.

The purpose of The U.S. Charitable Gift Trust® (The USCGT) is to make grants to U.S.-based public charities which are tax exempt under Section 501(c)(3) of the Internal Revenue Code or for the USCGT's own charitable purposes. The USCGT is located at 2710 Centerville Road, Suite 101, Wilmington, DE 19808. For more information, please see the Gifting Booklet dated August 15, 2009, as may be amended. The Gifting Booklet should be read carefully before contributing. The USCGT is not available in Puerto Rico. A financial statement of The USCGT for whom the solicitation is being made, and a copy of the contract will be provided upon request. Prospective Donors are encouraged to consult their tax advisors regarding their specific tax status before contributing.

Charitable contributions accepted by The USCGT and its Pooled Income Funds are irrevocable. Account values will fluctuate. In the case of a Pooled Income Fund, income distributions also will fluctuate. The Funds are not guaranteed or insured by any governmental body.

Eaton Vance Distributors, Inc. is a paid Solicitor which will receive as costs, expenses and fees a portion of the solicited funds raised through the solicitation campaign. For more complete information about such fees, please see The USCGT Gifting Booklet.

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