

# Charitable Lead Trust

A charitable lead trust is a unique planned gift arrangement that makes payments to Salem State for a specific pre-determined period of time. When the term of the trust ends, the remaining assets are returned to the donor or distributed to the donor's children and/or grandchildren.

This type of gift allows you to provide for the university in the near term, and then provide for your heirs while significantly reducing gift and estate taxes. The annual payments to Salem State can be either fixed or variable or determined when you fund your gift. The donor may establish the trust with either a preferred trust company or named individuals serving as trustees.

## **Benefits**

- Federal gift tax deduction for the value of annual trust payments to Salem State University
- All appreciation that takes place in the trust goes tax-free to heirs
- You support an organization you love while also making sure your family is taken care of after your lifetime

[See an actual calculation based on the information you provide.](#)

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