



*Turn your illiquid assets
into revenue streams with a
Charitable Remainder Trust.*



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Transamerica Occidental Life Insurance Company
Charitable Remainder Trust Consumer Brochure
OLA 802 1105



ARE TAXES
LEAVING YOUR
ASSETS OUT
IN THE COLD?



Your stock and many other nonliquid assets may look good on paper, but they may not provide you with substantial income. If you sell them to invest in an asset with greater income, capital gains taxes could severely deplete your gains, thereby reducing the income the replacement asset produces. In addition, if you hold the assets as a legacy for your loved ones, they could face estate taxes that might not only wipe out any gain, but could even create a loss.



Wouldn't it be cool if you could take your assets out of the deep freeze to create an income stream without losing value to taxes and decreasing your loved ones' inheritance?

By transferring your illiquid asset to a **Charitable Remainder Trust (CRT)**, you could create liquidity without diminishing your loved ones' inheritance. A gift of your asset to the charitable trust creates a valuable tax deduction for you, and no capital gains tax is due when the asset is sold by the trust. Based upon the asset's value, the trust pays you an income for a predetermined term—possibly even for life. Then, by using a portion of that income to purchase life insurance in the amount of the gifted asset, you can provide for a return of the value of the asset contributed to the CRT to your loved ones from the policy death benefit. You might even purchase enough life insurance to help protect your beneficiaries from a possible reduction of your taxable estate value due to estate taxes. At your death(s), the remaining trust assets go directly to the named charity and the policy death benefit goes to your beneficiaries.



Using a Charitable Remainder Trust strategy, you can help protect your assets' value for your loved ones while generating income and tax savings for yourself!

For more information, contact your Transamerica representative or visit our Web site at www.transamerica.com.