



# Pooled Income Funds, Charitable Remainder Trusts and Gift Annuities

## Key Differences

	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
• Minimum	\$20,000	Typically \$100,000 or more	Typically \$5,000 or more
Tax treatment:			
• Income tax deduction	Partial income tax deduction based on income beneficiary(ies) life expectancy and the rate of return applicable to the PIF	Partial income tax deduction based on IRS discount rate (term of years 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 deferred	Yes, can be deferred
• Income received	Taxed as ordinary income	Tiered tax treatment	Tiered tax treatment
Investment management:	Donor chooses allocations to one of three Eaton Vance pooled income funds with varied investment objectives	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 and payout rate structure	Based on American Council on Gift Annuities (ACGA) rates
• Payout	Fluctuates according to investment returns	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
Charitable remainder beneficiaries:	The U.S. Charitable Gift Trust ("USCGT") is the remainder beneficiary. The USCGT offers several payout alternatives.	Flexible with number of charitable beneficiaries as listed in trust document. The USCGT 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 USCGT remainder account, and successor donor advisors may direct gifts to charities	Yes, a Donor Advised Fund may be named as beneficiary of your USCGT 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® may be named as the beneficiary of individual retirement account assets, an annuity, a charitable remainder trust, or a life insurance policy.

**Call us today at 1-800-836-2414 to find out more information.**

The U.S. Charitable Gift Trust® (the "Trust") is a tax-exempt public charity that receives donations from individuals, corporations and others, and that makes grants to numerous charitable organizations throughout the United States, including charities selected by the Trust and those recommended to the Trust by donors and others authorized by the donor to make grant recommendations. The Trust is located at Two International Place, Boston, MA 02110. Charitable contributions accepted by the Trust are irrevocable. Donors have no right to income or principal other than as provided by Pooled Income Fund accounts, and account values will fluctuate. The Trust and its Pooled Income Funds are not guaranteed or insured by any governmental body. The Trust is not available in Puerto Rico. A financial statement of the Trust, for which the solicitation is being made, and a copy of the Declaration of Trust will be provided upon request. Prospective donors are encouraged to consult their tax advisors regarding their specific tax status before contributing.

**Eaton Vance Distributors, Inc. ("EVD") is a paid solicitor that provides services to the Trust. EVD receives compensation, including certain costs, expenses and fees, from the Trust for its work on the solicitation campaign. For more complete information about the Trust and such compensation that EVD receives, please see the Trust's Gifting Booklet dated March 26, 2018, as it may be amended, which should be read carefully before contributing.**