UNIVERSITY OF NOTRE DAME

Charitable Remainder Trusts

Invest Your Trust with The Notre Dame Endowment

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CRT Overview

CREATING INCOME AND IMPACT

Creating a charitable remainder trust (CRT) with the University of Notre Dame provides you with a win-win charitable giving strategy. It allows you to take advantage of the success of the Notre Dame Endowment by receiving regular payments over the course of your life or for a fixed term, while making a gift to Notre Dame that will have a lasting impact.

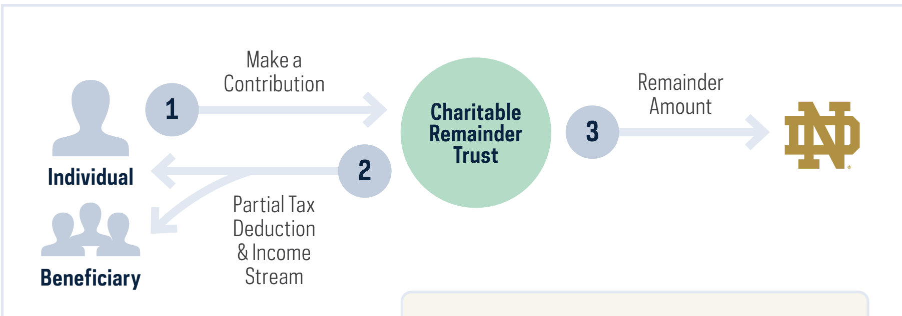
HOW IT WORKS

Gift: Charitable remainder trusts are funded by a gift of no less than $100,000 using cash, securities, and other approved assets.

Investment: Notre Dame CRTs are invested in units of the Notre Dame Endowment pool, without the assessment of any direct fees. The benefactor and their spouse, or designated individuals, will receive payments for life or for a fixed term, not to exceed 20 years.

Distribution: Distribution payments are variable and are based on a fixed percentage of the balance of the trust revalued annually.

Trust Remainder: You may designate the trust remainder to a particular priority, or leave it unrestricted to be applied by the University to an area of greatest need.



The Charitable Remainder Trust Process

Did You Know?

One of the key benefits of establishing a charitable remainder trust is your ability to receive an income stream for you and your loved ones as you leverage the growth of one of the best performing endowments in the world.

> “The old adage that ‘you can’t have your cake and eat it too’ does not apply to making a planned gift to Notre Dame. Our CRT gifts have delivered, and will continue to do so long into the future, significant financial benefits to both the University and our family.”

PHIL ’72 AND SUSAN CALANDRA (SMC ’72)

NOTEWORTHY BENEFITS

- Receive an income stream for you and your loved ones;
- Enjoy the potential for significant growth in the trust, as the Notre Dame Endowment has for decades been one of the best performing endowments in the world;
- Avoid trustee, administrative, or direct investment fees;
- Receive an income tax deduction equal to a percentage of the contribution to the trust in the year the assets are placed in the trust;
- Create a legacy at Notre Dame.

NOTRE DAME ENDOWMENT PERFORMANCE

One of the most important advantages of a Notre Dame Charitable Remainder Trust is having your gift invested in the Notre Dame Endowment. Notre Dame holds a Moody’s “Aaa” credit rating, Moody’s highest long-term credit rating. Annualized net returns of the Notre Dame Endowment relative to benchmarks and market indices are as follows:

Period Ending 6/30/24	5 years	10 years	20 years
Notre Dame Endowment	11.3%	9.6%	10.2%
60% Equity / 40% Bond*	6.3%	5.6%	6.3%
Strategic Policy Portfolio**	7.6%	6.2%	6.6%

*The 60% Equity / 40% Bond is an index blend of stocks/bonds as represented by the MSCI All Country World Investable Index and Barclays Capital U.S. Aggregate Bond Index.
**The Strategic Policy Portfolio is the University of Notre Dame’s internal benchmark consisting of indices representative of the target investment portfolio.

CHARITABLE REMAINDER TRUSTS

Benefit Summaries

Single Individual

	Age 50 5% Charitable Trust		Age 60 6% Charitable Trust		Age 70 7% Charitable Trust	
Gift	$1,000,000	$1,000,000	$1,000,000	$1,000,000	$1,000,000	$1,000,000
Hypothetical Returns	5%	8%	5%	8%	5%	8%
Avg. Annual Payment	$50,000	$94,252	$52,060	$81,136	$58,169	$77,067
Charitable Deduction	$250,180	$250,180	$301,260	$301,260	$390,200	$390,200
Est. Lifetime Payments	$1,330,147	$2,436,351	$1,120,472	$1,683,992	$881,258	$1,130,227
Est. Gift to Notre Dame	$1,000,000	$3,262,038	$739,700	$1,811,362	$667,608	$1,220,190
Total Benefit	$2,330,147	$5,698,389	$1,860,172	$3,495,354	$1,548,866	$2,350,417
Assumptions	Projection begins in 2024 and runs **40 years**. *IRS discount rate of 4.6%.		Projection begins in 2024 and runs **30 years**. *IRS discount rate of 4.6%.		Projection begins in 2024 and runs **20 years**. *IRS discount rate of 4.6%.	

Married Couples

	Age 50 5% Charitable Trust		Age 60 6% Charitable Trust		Age 70 7% Charitable Trust	
Gift	$1,000,000	$1,000,000	$1,000,000	$1,000,000	$1,000,000	$1,000,000
Hypothetical Returns	5%	8%	5%	8%	5%	8%
Avg. Annual Payment	$50,000	$103,022	$50,838	$85,705	$55,515	$79,081
Charitable Deduction	$165,210	$165,210	$200,170	$200,170	$272,620	$272,620
Est. Lifetime Payments	$1,494,405	$2,986,050	$1,273,997	$2,063,166	$1,048,744	$1,437,946
Est. Gift to Notre Dame	$1,000,000	$3,781,596	$703,448	$1,999,890	$603,465	$1,282,432
Total Benefit	$2,494,405	$6,767,646	$1,977,445	$4,063,056	$1,652,208	$2,720,378
Assumptions	Projection begins in 2024 and runs **45 years**. *IRS discount rate of 4.6%.		Projection begins in 2024 and runs **35 years**. *IRS discount rate of 4.6%.		Projection begins in 2024 and runs **25 years**. *IRS discount rate of 4.6%.	

*IRS discount rate changes monthly and may affect charitable deductions.

All figures above are based upon investment and distribution assumptions. The University of Notre Dame is an educational institution and does not provide tax, legal, or financial advice. Any document or information shared by our staff is intended to be educational and informational. Notre Dame strongly encourages all of our benefactors to seek counsel from their own legal and financial advisors. Please know that any information or documents shared by the Development staff cannot be used to avoid tax-related penalties. Additionally, there are other factors, such as state and local taxes, that may be relevant to your gift. Investment in securities and other assets necessarily involves risk, which can be substantial, and it is expected that the value of the University of Notre Dame Endowment assets will fluctuate over time. Past performance of Endowment investments does not guarantee future performance.

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