



Charitable Remainder Trusts

INVEST YOUR TRUST WITH THE NOTRE DAME ENDOWMENT

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CHARITABLE REMAINDER TRUSTS

Creating Income and Impact

Creating a charitable remainder trust with the University of Notre Dame provides you a win-win 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 giving a gift to Notre Dame that will have a lasting impact.

Noteworthy Benefits

- 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;
- Avoid trustee, administrative, or direct investment fees;
- 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; and
- Create a legacy at Notre Dame.

"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)**

Did You Know?

Gifts made to Notre Dame through your estate or to a Notre Dame charitable remainder trust or donor advised fund are just a few ways to qualify for membership in the Badin Guild, the recognition society for planned gifts. Members of the Badin Guild have access to exclusive events as well as unique opportunities to engage with the campus community.

Notre Dame Endowment Performance

Charitable remainder trusts have the potential for significant growth when invested in the Notre Dame Endowment. The annualized rate of return over the 10-year fiscal period ending June 30, 2022 was 11.6%.

Annualized net returns of the Notre Dame Endowment relative to benchmarks and market indices are as follows:

Period Ending 6/30/22	5 years	10 years	20 years
Notre Dame Endowment	13%	11.6%	10.7%
60% Equity / 40% Bond*	4.7%	6.0%	6.2%
Strategic Policy Portfolio**	5.2%	5.8%	6.0%

*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.

How It Works

- Charitable remainder trusts are funded by a gift of not less than \$100,000 using cash or securities;
- The benefactor, and his or her spouse or designated individuals, will receive payments for life or for a set period of years, not to exceed 20 years;
- Payments are variable and are based on the performance of the Endowment, revalued annually, and on a fixed payout rate.
- In certain circumstances, a trust can be created by transferring an existing charitable remainder trust held elsewhere;
- The trust remainder may be designated to a particular priority, or left unrestricted, to be applied by the University to an area of greatest need.

Sample Trust

Mr. and Mrs. Domer, both age 55, contribute \$100,000 to a charitable remainder trust, with a 5% payout rate, paid quarterly:

Charitable Remainder Trust (CRT)	Projected Lifetime Payments	Projected Remainder Gift to ND
With assumed Endowment rate of return of 11%	\$773,810	\$1,028,572
With assumed Endowment rate of return of 8%	\$377,006	\$326,204
With assumed Endowment rate of return of 5%	\$200,000	\$100,000

Impact Story

Michael '89 and Tracy Heffernan always knew they wanted to give back to Notre Dame; it was the place they met and where their hearts were.

However, with four kids to put through college, giving back to Notre Dame was something they would have to consider at a later time. Then, they learned about Notre Dame's Charitable Remainder Trust (CRT) program. A CRT allowed them to plan for their financial future, take care of their family, and create a lasting impact for Our Lady's University.





Love Thee Notre Dame

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For more information, please contact us
at **(574) 631-5177** or **pgiving@nd.edu**.