What’s your legacy? Plan a gift. Change a life.

Leave a charitable legacy to the MDI Biological Laboratory while establishing guaranteed income for life.

A charitable remainder trust allows you to make a gift today and receive a guaranteed stream of income for life. Your legacy gift to the MDI Biological Laboratory creates a lasting impact by making scientific discovery and better health possible for future generations.

How it Works

1. You transfer cash or securities to an irrevocable trust.
2. The trust pays you, or your beneficiaries, income for life or a number of years of your choosing.
3. The remainder passes to MDI Biological Laboratory when the contract ends.

Charitable Remainder Annuity Trust (CRAT)

- Distribute a fixed annuity amount each year (a percentage of the value of the donated assets at the time those assets are placed in the trust)
- Additional contributions to the trust are not allowed
- Funded with liquid assets

Charitable Remainder Unitrust (CRUT)

- Distribute a fixed percentage based on the balance of the trust assets (revalued annually)
- Additional contributions to the trust are allowed
- Can be funded with real estate or other illiquid assets
- More attractive for younger donors or those who want greater opportunity for growth of the trust, income payments, and charitable gift

Benefits of a Charitable Remainder Trust

- Support the MDI Biological Laboratory and potentially other charities of your choice.
- Guaranteed quarterly payments for life (or a term of your choosing) to you and/or other beneficiaries you designate.
- Sell and reinvest appreciated assets in a tax-advantaged manner.
- Make gifts to your heirs with reduced gift and estate taxes.
- Tax benefits may include:
  - Income tax charitable deduction
  - Some nontaxable income
  - Gifts of appreciated assets receive reduction in capital gains tax
  - Reduced estate taxes
- The satisfaction of making a significant gift that benefits you now, and the MDI Biological Laboratory later.

Change a life. Inspire future generations of scientists and students by planning your gift today.

For more information on how to create a charitable remainder trust or other legacy gift, please contact us for a confidential conversation with no obligations:

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