

### *Flexible Gift Options for Family– College Education Fund*

**Harriet** wants to make her gift to her Global Gift Fund and also wants to set up a college fund for her three granddaughters. She decides to fund a charitable remainder unitrust that will last for 20 years and make payments to the grandchildren, starting when the oldest enters college. The trust would be drafted and invested so little or no income is paid initially, allowing the fund to grow substantially in the pre-college years. Harriet's trust eventually will be added to her Global Gift Fund, but her grandchildren will benefit first, with excellent tax savings for Harriet.