

# Pooled Income Funds

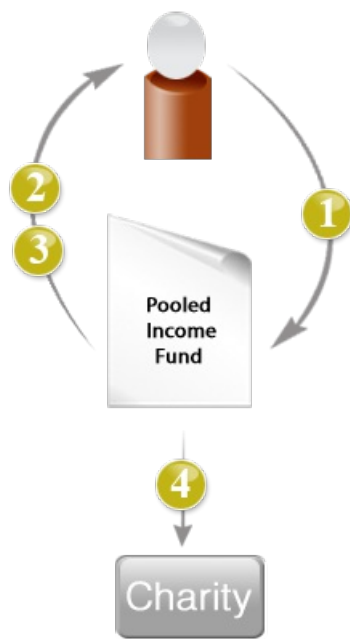
Would you like to make a gift to Helen Keller International that provides income, but prefer income that can fluctuate over time with interest and dividend rates? In that case, you might want to consider Helen Keller International's pooled income fund. As in the case of a charitable gift annuity, participation in a pooled income fund can begin with a relatively modest amount.



Under the terms of the pooled income fund, a number of donors make contributions to a common trust fund. The assets in the fund are invested for a balanced return of income and growth over time. Participants receive their pro rata share of the earnings of the trust each year. Contact us for more information about how the fund is invested and recent returns.

An immediate income tax charitable deduction is allowed for a portion of the value of the amount contributed to the pooled income fund. Capital gains tax that would be due on a sale of assets that have increased in value and are contributed to the fund can be entirely avoided. Assets used to fund your pooled income fund contribution can also be removed from your estate for state and/or federal tax purposes.

## Example



1. Carl, age 60 , will transfer assets valued at \$10,000.00 on October 26, 2020 to Helen Keller International's pooled income fund, which will provide income for life.
2. It is estimated the pooled income fund will make payments of 4.8% of the gift amount, which is \$480 in the first year. The income will increase or decrease each year depending on the earnings of the fund.
3. The gift will result in an immediate charitable income tax deduction of \$4,055. Additionally, the \$10,000 transferred to the fund will not be subject to estate taxes.
4. At the end of the life payments the amount of the gift, plus or minus any growth in the fund, will be distributed to Helen Keller International.

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**NOTE: This calculation is provided for educational purposes only. The type of assets transferred, the actual date of the gift, and other factors may have a material effect on the amount or use of your deduction. You are advised to seek the advice of your tax advisors before implementing a gift of this type.**

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