DSF™ DALLAS SEMINARY FOUNDATION

SELLING REAL ESTATE?
CONSIDER A CHARITABLE REMAINDER TRUST

If you are considering the sale of appreciated real estate, you may be facing a significant capital gains tax liability. What if there were a way to reduce that burden, generate income for yourself or your family, and make a lasting impact for the work of the Lord at the same time?

A Charitable Remainder Trust (CRT) may provide just such an opportunity.

A CRT is a powerful giving tool that allows you to transfer appreciated assets such as real estate into a trust before the sale occurs. Because the trust is tax-exempt, it can sell the property without immediately triggering capital gains tax. The proceeds from the sale are then reinvested, and the trust pays you (and/or other beneficiaries) an income for life or for a term of years. At the end of the trust term, the remaining assets are distributed to the charity or charities you have chosen.

From a financial perspective, the advantages can be compelling. By avoiding an immediate capital gains hit, more of the sale proceeds remain available for investment, which can generate a larger income stream. In addition, you may receive a charitable income tax deduction based on the projected value of the CRT, the gift that will ultimately benefit ministry. Depending on your situation, a CRT can also help diversify a highly concentrated asset and potentially reduce estate taxes.

But while the financial efficiencies are meaningful, they are not the true heart of a CRT. At its core, this is about stewardship and impact.

When you include Dallas Theological Seminary as a charitable beneficiary, you are investing in the training and formation of men and women who are called to faithfully teach God's Word around the world. Your gift helps provide scholarships for students who might otherwise be unable to pursue their calling. It supports the classrooms where Scripture is studied deeply and applied faithfully. It strengthens a global network of graduates who are leading churches, planting ministries, discipling believers, and proclaiming the gospel in every corner of the world.

Consider the ripple effect. A single student, equipped through faithful training, may go on to influence hundreds or even thousands of lives over the course of a lifetime. Churches are strengthened. Families are discipled. Communities are impacted. The truth of Scripture is taught with clarity and conviction. Your decision to steward a real estate asset wisely today can have eternal implications that extend far beyond what can be seen this side of eternity.
A Charitable Remainder Trust allows you to approach your financial decisions with intentionality, caring wisely for your own needs while also investing in the work of making disciples and proclaiming the gospel for generations to come. Ultimately, this is about participating in the work that Christ is accomplishing.

If you are planning to sell real estate, we welcome the opportunity to explore whether a CRT might be a good fit for you. Our team at the Dallas Seminary Foundation is here to serve you, answer your questions, and help you think through how your assets can be stewarded for both present benefit and eternal impact.

The sale of a property may mark the end of one chapter. But, through thoughtful planning, it can also become the beginning of something far greater.

