



10 OPPORTUNITIES TO TAKE ADVANTAGE OF IRS INTEREST RATES

November 2016

Author: Jessie A. Gilbert

In this presentation, Jessie A. Gilbert, a trusts and estates attorney with Cummings & Lockwood, discusses 10 ways to take advantage of IRS interest rates set by the IRS, including GRATs, sales, loans, private annuities, QPRTs, and charitable trusts. (15:57)

Presentation Outline

1. Intra-Family Loan
2. Installment Sale to "Defective" Grantor Trust
3. Grantor Retained Annuity Trust (GRAT)
 - Maximizing a GRAT
 - GRAT vs. Sale to Grantor Trust: A Comparison
4. Private Annuity
5. Self-Cancelling Installment Notes (SCIN)
6. Charitable Lead Annuity Trust (CLAT)
7. Charitable Gift Annuity
8. Charitable Remainder Trust (CRAT)
9. Qualified Personal Residence Trust (QPRT)
 - Occupancy when QPRT Terms Ends
10. Grantor Retained Income Trust (GRIT)

