

Gift Planning means structuring your gift to maximize tax benefits and achieve personal financial goals while giving vital support to a cause you believe in.

A planned gift to *(Full Name of Charity)* may be “outright” (for *(Charity)*’s immediate use) or “deferred” (arranged now for completion at a future time). Some planned gifts are designed to combine support for *(Charity)* with life income to the donor. Each type of planned gift offers particular benefits to the donor, and each supports the mission of *(Full Name of Charity)*.

Look over this leaflet and find the way of giving that best meets your situation and goals. Then use the response form to request further information you can review with your financial advisor. When you’re ready to proceed, we’ll be pleased to assist you in completing your gift.

GIFTS FOR THE PRESENT

An outright gift of cash is the simplest way to give and can often be the best way. Your gift goes to work immediately, meeting current needs or as endowment. You receive a donation receipt for the full amount you give, resulting in immediate tax savings for you.

For example, if your combined federal and provincial tax credit equals 45 percent, a \$5,000 cash gift to *(Full Name of Charity)* will result in tax savings of \$2,250, so the actual cost of the gift to you is only \$2,750! (The amount you may claim in charitable donations in any one year is limited to 75 percent of your net income for that year. Any excess may be carried forward for up to five years.)

When you make an outright gift of **listed securities**, you receive a special tax benefit: you will not be taxed on any of the capital gain. For gifts of other types of **appreciated property**, 50 percent of the gain will be taxed. In either case, your tax credit will always exceed

the tax on the gain, resulting in net tax savings, because 100 percent of the taxable gain is creditable.

GIFTS FOR THE FUTURE

The most common type of *deferred* planned gift is the **charitable bequest**. It can be as simple as a sentence or two in your will, or a codicil appended to your present will. Your bequest may specify a certain sum of money: “I give to *(Full Name of Charity)* the sum of \$_____ to be used for its general purposes.”

If you prefer, you may give a particular asset (“*my shares of XYZ stock*”) or a portion of the residue of your estate after other bequests have been paid (“*50% of the rest, residue and remainder of my estate*”). In consultation with *(Charity)*, you may designate a particular purpose for which your bequest is to be used, and you may indicate whether your bequest is to be available for immediate use or held as endowment. Your estate will be entitled to a donation receipt for the full value of the bequest, which may significantly reduce the tax payable with your final income tax return.

A gift of life insurance can provide a significant future gift to *(Full Name of Charity)* at a very modest present cost to you. You may make such a gift with either an existing policy or a new one.

You may receive the death benefit of an existing policy simply by naming *(Full Name of Charity)* as the beneficiary. However, to receive a current tax benefit, you must also transfer *ownership* of the policy to *(Charity)*, which entitles you to a donation receipt for the cash value of the policy. When you make *(Charity)* the owner and beneficiary of a new policy, you receive a donation receipt for every premium you subsequently pay. At your death, *(Charity)* will receive the proceeds.

GIFTS THAT GIVE BACK

Some planned gifts “pay you back” by paying you income or allowing you to enjoy the use of your property even after you have given it to *(Charity)*.

A gift annuity provides both a gift to *(Full Name of Charity)* and guaranteed payments for life for you or you and your spouse. The annuity rates depend on your age, but they will normally be higher than a current GIC interest. Moreover, a portion of your annuity payments (100 percent in some cases) will be paid out tax-free. All donors will also receive a donation receipt for a portion of the gift contribution.

A charitable remainder trust is a deferred giving arrangement under which you irrevocably transfer property (cash, securities or real estate) to a trustee. You retain the right to the income from the trust, either for life or a specified number of years, and at the end of that time the trust principal becomes your gift to *(Full Name of Charity)*. You receive a donation receipt for the present value of this remainder interest. In consultation with *(Charity)* staff, you may designate your gift for a particular program or as endowment.

A gift of residual interest “gives back” in a different way. You may donate your residence but retain the right to occupy it for life, or give a valued artwork and continue to enjoy it during your lifetime. In each case you receive a donation receipt for the present value of the “residual interest” you have given to *(Full Name of Charity)*.

INTRIGUED? Then we invite you to request more information . . .

FOR FURTHER INFORMATION

Detach this panel and mail it to:

Full Name of Charity
Street address
City, Province, Postal Code
Telephone: (000) 000-0000
Fax: (000) 000-0000

Name

Address

City Province

Postal Code

Phone / _____
Business Home

I would like more information about:

- Bequest to **(Full Name of Charity)**
- Gift of cash or appreciated property
- Gift of life insurance
- A Charitable Gift annuity
- Charitable remainder trust
- Gift of residual interest

If you have already arranged for a future gift to **(Charity)**, we'd like to know about it.

- I have included **(Full Name of Charity)** in my will.

- I have named **(Charity)** as the beneficiary of a life insurance policy.

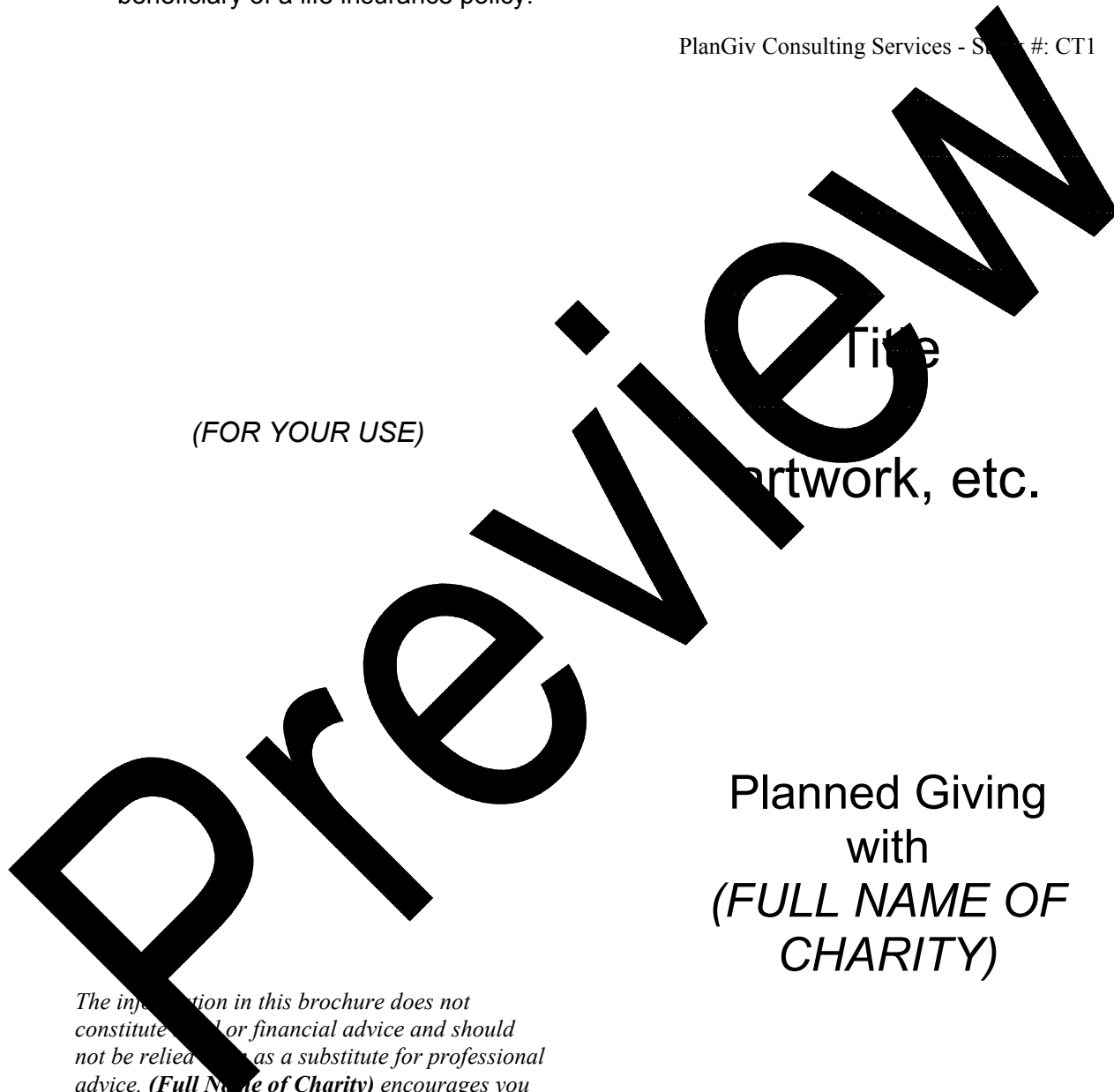
financial advice before deciding on a course of action.

PlanGiv Consulting Services - Service #: CT1

(FOR YOUR USE)

Title artwork, etc.

*THIS SPACE FOR
YOUR CASE STATEMENT,
PHOTOS, ETC.*



Planned Giving
with
(FULL NAME OF CHARITY)

The information in this brochure does not constitute legal or financial advice and should not be relied upon as a substitute for professional advice. (Full Name of Charity) encourages you to seek professional legal, estate planning and