



WAYS TO GIVE

The Foundation can help you give in many ways to support your philanthropic vision, including immediate and future gifts.

Why should you consider future gifts? Your Will tells the story of your accomplishments and leaves the legacy you want others to see. The causes that are important to you in your lifetime will benefit from your future planned gift.

GIFTS THROUGH YOUR WILL / CHARITABLE BEQUEST

A well prepared and up-to-date Will makes your final wishes known. Charitable bequests offer a number of personal, financial and legal benefits to you and your estate. The charitable bequest can offer a dollar amount, percentage of the Estate or a gift of the residue (whatever remains after gifts to your loved ones and expenses have been paid).

Benefits:

- ✦ Significant tax savings and tax relief on assets in your Estate
- ✦ Reduction of legal fees associated with your Will
- ✦ Significant impact in your community and legacy

To help you and your Lawyer, please refer to the document, '[Leaving a gift in your Will Sample Will Language](#)', as it will help in directing any future gifts to The Foundation.

GIFTS OF SECURITIES & STOCKS

The Foundation accepts donations of appreciable assets such as stocks, bonds, mutual funds and certificates of deposits (GIC). These donations can be made immediately or written into a Will as a charitable bequest. [Please refer to the Gifts of Securities donation form.](#)

Benefits:

- ✦ Elimination of capital gains taxes
- ✦ Immediate tax relief with a charitable tax receipt
- ✦ Immediate and significant benefit to The Foundation





GIFTS OF RRSPS OR RRIFS

A Registered Retirement Savings Plan (RRSP) is an investment plan which holds tax-exempt savings and, upon reaching 71.5-years-old, is likely to be converted to a Registered Retired Income Fund (RRIF). Withdrawing these funds is subject to tax, however this can be reduced. A charity can be named as the beneficiary of the RRIF, meaning the assets remaining after your lifetime are then transferred tax-free to the charity.

Benefits:

- ✦ Tax relief during your lifetime or for your estate
- ✦ Complete control of your RRSP or RRIF during your lifetime
- ✦ Lower legal fees than other forms of giving

GIFTS OF LIFE INSURANCE

A gift of life insurance could benefit The Foundation while retaining assets for your family. Life insurance is a legal contract between an individual and an insurance company through which the insurance company pays out a designated amount upon the passing of the policyholder.

The following approaches have different tax implications:

- you can retain ownership of a new or existing policy and name The Foundation as the beneficiary;
- you can transfer ownership of an existing policy to The Foundation;
- or you can purchase a new policy and transfer ownership to The Foundation.

Benefits:

- ✦ A charitable tax receipt based on the arrangements of the policy as a gift
- ✦ Affordable premiums transformed into a substantial gift for The Foundation
- ✦ Greater level of confidentiality and a lower likelihood of contestation in courts

For more information or to discuss any of these options, please contact:

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