

PLANNED GIFT SUMMARY

Type	Appropriate Age	Lifetime Income	Subject to Probate Challenge	Tax Benefit
Bequest (Will)	Any	No	Yes	- Donor receives a tax credit for estate to be passed on to heirs.
Life Insurance (new)	Under 65	No	No	- Donor receives a tax credit on premium.
Life Insurance (existing)	Any	No	No	- Donor receives a tax credit on cash value at the time of transfer and any future premiums if any.
RRSP / RIF	Any	No	No	- Donor receives a tax credit. - Tax effective means of supporting the charity. The donor's estate may claim gifts in the years of donor's death equal to 100% of net income in the final year and the preceding year.
Appreciated Securities	Any	No	No	- Immediate tax credit and greatly reduced capital gains.
Charitable Gift Annuity	Over 65	Yes	No	- Sometimes donor receives a tax credit and mostly tax-free income. - A gift-plus annuity can provide a donor with a higher rate of return than those available on similar investments such as guaranteed investment certificates or Canada Savings Bonds.
Charitable Remainder Trust	Over 65	Yes	No	- A charitable tax receipt is issued upon transferring assets to a trust that names a charity as the capital beneficiary.

NOTE: As with all estate matters, we recommend that you consult your professional financial advisor, lawyer or tax advisor for the best options to suit your personal circumstances.