

## Legacy Giving

**Impact Today.**

**Be Remembered Tomorrow.**

Your legacy gift has the opportunity to have an impact today and continue providing quality public education for students throughout Calgary tomorrow.

What is a Legacy Gift? It is a gift that allows you to contribute to your community and invest in what you closely value. This gift is also described as a "Planned Gift". A Legacy Gift needs to be planned with family and appropriated professionals. You may choose to make your gift during your lifetime or through your Will/estate.

### Advantages of a Legacy Gift:

- Matches your personal wish to leave a legacy to a cause you care about.
- Compliments your lifestyle.
- Creates opportunities for students.
- Meets your estate plans and concerns for heirs.
- Made from assets, not just from current income.
- Gives you a tax advantage, today or for your estate.

There are several [Types of Legacy Gifts](#)

If you would like more information about the Legacy Giving program, please contact us for details at [info@educationmatters.ca](mailto:info@educationmatters.ca) or call 403-294-8151

<b>Types of Legacy Gifts</b>		
<b>Bequests</b> Specific, Residual, or Contingent	A gift through your Will of personal assets such as cash or other property. Bequests can be a set amount, residue of the estate, or a final option.  Receipt is issued to your estate.	Bequests are arranged through a lawyer. If you do not wish to rewrite your Will a lawyer can prepare a codicil to be attached to your current Will. <a href="#">Wording</a>
<b>Publicly Listed Securities</b>	<a href="#">Gifts of securities</a> traded on prescribed stock exchanges.  Receipt will be issued upon valuation of the received gift.	Transferable through your broker or financial advisor. EducationMatters is able to provide a securities transfer document and has a brokerage account in which to receive securities.
<b>RRSPs &amp; RRIFs</b>	A donation of all, or a portion of,	The easiest way to gift RRSPs/RRIFs

	<p>any retirement fund remaining at death.</p> <p>Receipt will be issued to your estate.</p>	<p>is to allocate EducationMatters as the beneficiary of the investment. Or, retirement funds may be written into your Will- please seek the advice of your professional advisor.</p>
<b>Life Insurance Policy</b>	<p><u>Donor is the policy owner</u> – EducationMatters is the beneficiary. Receipt is issued to your estate.</p> <p><u>EducationMatters is the policy owner</u> - fully paid life insurance policy to given to EducationMatters the present value is eligible for a tax receipt. Or, a policy with premiums currently being paid by the donor is eligible for a tax receipt annually.</p>	<p>A life insurance broker is able to allocate EducationMatters as beneficiary of a policy or arrange to change the policy owner to EducationMatters.</p> <p>Life insurance may be gifted in a Will, but generally falls outside of the Will/estate. A lawyer should be consulted if gifting life insurance through a Will.</p>
<b>Gifts-In-Kind</b> Gifts of Assets	<p>A donation of assets, instead of cash. Tangible property includes most things within a person’s possession such as collections, art, equipment, furnishings, household items, etc.</p> <p>Valuation for receipting must meet Canada Revenue Agency Guidelines.</p>	<p>Gifts-In-Kind may be given at any time or as a bequest in your Will. A lawyer can prepare a codicil to be attached to your current Will. <a href="#">Wording</a></p>
<b>Real Estate/Property</b>	<p>The transfer of property (land and buildings) to EducationMatters, the value is determined by the fair market value of the property at the time of transfer or the sale proceeds of the property.</p> <p>Receipt is issued upon the change of title to EducationMatters or sale of the property.</p>	<p>Can be given as a current gift, a future trust, or a bequest in your Will. Acceptance of a gift of property will be subject to a full property assessment including an environmental survey, if required.</p> <p>Always consult a lawyer to assist with the transfer of a land title and register it with the city. <a href="#">Wording</a></p>