

## Types of Legacy Gifts

<p><b>Bequests</b> Specific, Residual, or Contingent</p>	<p>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.</p>	<p>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.</p>
<p><b>Publicly Listed Securities</b></p>	<p>Gifts of securities traded on prescribed stock exchanges. Receipt will be issued upon valuation of the received gift.</p>	<p>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.</p>
<p><b>RRSPs &amp; RRIFs</b></p>	<p>A donation of all, or a portion of any retirement fund remaining at death. Receipt will be issued to your estate.</p>	<p>The easiest way to gift RRSPs/RRIFs 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>
<p><b>Life Insurance Policy</b></p>	<p>Donor is the policy owner – EducationMatters is the beneficiary. Receipt is issued to your estate.</p> <p>EducationMatters is the policy owner - 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>
<p><b>Gifts of Assets</b></p>	<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.</p>
<p><b>Real Estate/ Property</b></p>	<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. 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>