

## Planned (or Legacy) Giving,

**Planned Giving**, very simply is planning to make a gift. Legacy gifts are generally funded from accumulated resources or assets, rather than income.

The most common legacy gift received by the church is a bequest. The tax benefit from a bequest accrues to the donor's estate. The Philanthropy Unit can also arrange several gifts which allow you to make a gift from in the future but receive the tax benefits now.

You can designate your legacy gift to any aspect of The United Church of Canada, the Mission and Service Fund, your local congregation, a local mission unit, the possibilities are abundant and rich with the excitement of giving!

**Gifts of Publicly Listed Securities** Gifts of Listed Securities can be made at a relatively low cost. The taxable capital gain arising on a transfer of publicly listed securities to the church is 0%.

**Wills and Bequests** Your regional Financial Development Officer can help you find the language you need in your will to ensure that your bequest goes exactly where you intended it.

**Gift Annuities** A gift annuity returns a competitive rate of income to you, most or all of which is tax-free, and a residue which goes to the church work of your choice.

**Gift of Life Insurance** You can donate an existing life insurance policy to the church or purchase a new policy through your insurance agent. The church must be the owner and beneficiary for you to receive tax creditable premiums.

**Charitable Remainder Trusts** You can create a Charitable Remainder Trust which will pay you an annual taxable income. A tax receipt is issued for a significant portion of the Trust principal. The Trust principal in full flows to the church work of your choice upon your death.

**Gifts of Residual Interest** You can make a gift of real property to the church: real estate, antiquities, art works, etc., and continue to use the property. A tax receipt is issued for a portion of the value of the real property.

**Cash Gifts and Interest-Free Loans** Cash gifts can be arranged to deliver optimum tax benefit. An interest-free loan can give the church income from capital which is not taxable to either the church or to you, the donor.

**Gifts of Stripped Bonds** A gift of a Stripped Bond is a gift that grows over time. You put an amount in place now which will grow into a much larger gift.