

Be our Super Hero

The most common type of legacy gift is a charitable bequest in a person's Will. However, Canadians are starting to realize the benefits of giving gifts, such as registered assets, life insurance policies, annuities, and charitable remainder trusts.

We can have a conversation with you and your advisors to determine if this type of giving fits your desires, financial objectives, family needs, tax situation and our funding objectives. All discussions are confidential and will not obligate you to make a gift.

There are a variety of ways to give a gift. They include:

- **Publicly Traded Securities** – a way to make an immediate gift and eliminate capital gains tax owed.
- **Bequests** – a gift in your Will is an easy way to reduce estate taxes and may even increase inheritances to your loved ones.
- **Registered Assets** – another way to significantly reduce the taxes owed by your estate.
- **Life Insurance** – leverage the premium payments made today into a larger lasting legacy.
- **Annuities** – a method to potentially increase your income now and reduce taxes.
- **Charitable Remainder Trust** – a way to give an asset and still receive the income it now provides while ensuring your gift happens just as you planned.
- **Major Gifts** – find out how a gift of \$1,000 or more will impact our programs and services.

To learn more please contact Leslie Rand, Fund Development Manager at 519-680-2404 or by email at lrاند@alzheimerlondon.ca.

Even Super Heroes need help! Please seek professional advice to ensure your financial goals are considered, your tax situation is reviewed, and your charitable gift is tailored to your family circumstances.

Some of the many benefits of making a legacy gift to the Alzheimer Society include:

- Tax advantages under current laws.
- Your giving can be tailored to your personal and financial circumstances.
- Your donation is made from assets, not current income.
- Gifts are planned today for distribution at some time in the future.
- Most of the gifts involve planning, however they are easy to arrange. Your financial or estate advisor will be happy to help you complete your gift.

Be our **Super Hero** – Do your Will and Powers of Attorney Today!

Protect your family and your assets. Save taxes and save the world from dementia!

A charitable gift in your Will instructs your Executor/Trustee to leave one or more of your assets to a charitable organization(s). It is an easy way to support the Alzheimer Society while helping you achieve significant tax savings for your estate, by reducing or eliminating your income tax liability in the year of death.

A gift in your Will doesn't have to be large. A small percentage of what's left after your family is provided for could give hope to Canadians living with Alzheimer's disease and other dementias. This kind of gift isn't devalued by inflation, no matter what happens to the economy, nor will it reduce what your loved ones receive. Many people find they can be more generous in their Will than they can ever be during their lifetimes.

Benefits to you

Cost-effective – There are no extra out-of-pocket costs and your present income will not decrease.

Control – You retain use of the assets for the duration of your lifetime.

Peace of mind – You can make changes to your Will at any time.

Memorial – Your gift can be a lasting memorial for you, your family or anyone you may wish to honour.

Simple – A bequest is easy to make. Simply instruct your lawyer to include a gift to the Alzheimer Society in your Will or codicil.

Flexible – Your bequest can be for a specific amount, a percentage of your estate or the residue, meaning a gift after your debts have been paid and other specific bequests are made from your estate.

Tax relief – A charitable bequest reduces estate taxes. We will issue a charitable tax receipt for the full value of your bequest. Your Executor/Trustee will use this receipt to reduce the tax payable on your final tax return. If your bequest exceeds 100% of your net income in the year of your death, the excess may be carried back to the previous tax year for further tax reductions.

You can make a difference – Each one of us is unique and charitable gifts are made for personal reasons. By including the Alzheimer Society in your estate plans, you are joining with us to save the world from dementia.

The statistics are alarming!

Over **70%** of Canadians do not have Powers of Attorney for Care and Property. Over **50%** of Canadians do not have a Will. At the Alzheimer Society, we know the impact of this oversight on families. A diagnosis of Alzheimer's disease and other dementias may prevent you from making or updating your Will to express your own wishes. Please take the first step and do your Powers of Attorney and Will.

Even Super Heroes need help

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