



**kids  
cancer care**

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# LEGACY OF HOPE

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You can create a **LEGACY OF HOPE** for kids with cancer for generations to come.



# kids cancer care

## YOUR GUIDE TO GIFTS BY

# WILL

A will enables you to provide for your heirs, remember loved ones and support organizations or causes that are important to you during your lifetime such as Kids Cancer Care Foundation of Alberta.

## HOW DOES IT WORK?

A gift in your will is deemed to have been made in the year of your passing. Currently, your executor (trustee) can apply your estate's charitable contributions to offset up to 100% of your income in the year of death, and any unused tax credits can be carried back one year to help offset taxes paid in the previous year. As of 2016, your trustee will be able to allocate available tax credits against the taxation year of your estate in the year of death, any earlier taxation year of your estate, or your last two taxation years before death.

This type of gift can help ensure the maximum amount is passed on to your heirs by offsetting taxes. They are created by adding a codicil to an existing will or including a gift when preparing a new will. Often, your lawyer will not charge to create a codicil especially if you provide your intention and the wording.

## TYPES OF BEQUESTS:

**Specific Gift:** Kids Cancer Care Foundation of Alberta would receive a specific asset such as a named amount of cash, an identified parcel of real estate or a piece of artwork. *For gifts of securities, it is best to give your executor the power to choose what should be donated rather than naming any security specifically.* This enables better tax planning and precludes the possibility of the gift lapsing in the case that the securities named have been sold.

## BENEFITS TO YOU

- **Tax Advantages** – Your estate will receive a tax receipt for the entire value of the gift.
- **Control** – You may change your will at any time.
- **Simple** – Easy to arrange. Simply ask your lawyer to add a codicil to your current will or include Kids Cancer Care Foundation of Alberta when creating a new will.
- **Flexible** – The designation is revocable and can be changed if your financial circumstances alter.
- **Cost Effective** – There are no extra out-of-pocket costs.
- **Peace of Mind** – You can arrange your gift and know it will occur just as planned.



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YOUR GUIDE TO GIFTS BY

## WILL Continued

### BENEFITS CONTINUED

- **Memorialize** – Your bequest can create a lasting memorial for you, your family or anyone you may wish to honor.
- **Opportunity** – An opportunity to make a significant gift.
- **Recognition** – Your gift can be honored during your lifetime, should you wish.

**Residual Gift:** Kids Cancer Care Foundation of Alberta would receive all or a percentage of what remains in your estate after other special provisions have been fulfilled.

**Contingent Gift:** Kids Cancer Care Foundation of Alberta would receive all or shares of your estate after other named beneficiaries have died.

### THE FOLLOWING SAMPLE WORDING MAY HELP YOU:

*I leave to Kids Cancer Care Foundation of Alberta, 5757 - 4 Street SE, Calgary, Alberta, T2H 1K8, or its successor, a (state share or percentage of estate, a specific amount of money, the specific securities you wish to leave, or a specific item or items.) I direct this money be used for its general purposes as its Board of Directors may determine.*

**For further information, please call Genine Neufeld, Director of Philanthropy at 403-930-6951 or contact her via email at [gneufeld@kidscancercare.ab.ca](mailto:gneufeld@kidscancercare.ab.ca)**





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## YOUR GUIDE TO GIFTS OF **SECURITIES & MUTUAL FUNDS**

If you own securities and they have grown in value, you will be taxed on their capital gains when the securities are sold. By donating those securities directly to Kids Cancer Care Foundation of Alberta, your estate can avoid taxes and make a significant gift at the same time.

### HOW DOES IT WORK?

A charitable donation receipt is issued for the fair market value of the security at day's end on the date of transfer. You must have your broker transfer the securities to Kids Cancer Care Foundation of Alberta. *The gift will not qualify for the elimination of capital gains tax if the securities are sold and the cash then gifted to the Foundation.*

### GIVING REDUCES CAPITAL GAINS TAX

	<b>OPTION 1</b> Sell Stock & Donate Cash	<b>OPTION 2</b> Donate Stock Directly
Value of stocks	\$10,000	\$10,000
Cost base	\$2,000	\$2,000
Capital gain	\$8,000	\$8,000
Taxable capital gain	\$4,000	\$0
Tax Credit (50% x \$10,000)	\$5,000	\$5,000
Tax on gain	\$2,000	\$0
<b>TAX SAVING</b>	<b>\$3,000</b>	<b>\$5,000</b>

**NOTE:** This is an example only, using round numbers. Every case is unique. Please consult your advisors for specific advice. Please also note that the maximum allowable charitable tax credit is capped at 75% of income. Unused tax credits can be carried forward 5 years.

### BENEFITS TO YOU

- **Opportunity** – An opportunity to make a significant gift.
- **Tax Advantages** – You eliminate the tax on capital gains.
- **Simple & Convenient** – Securities are easy to transfer. We will provide the forms and instructions so that your broker can transfer the shares electronically from your brokerage account to that of Kids Cancer Care Foundation of Alberta.
- **Recognition** – Your gift can be honored during your lifetime, should you wish.
- **Control** – You retain the use of the investment during your lifetime.
- **Flexible** – The designation is revocable and can be changed if your financial circumstances alter.



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## YOUR GUIDE TO GIFTS OF **SECURITIES & MUTUAL FUNDS** Continued

### **BENEFITS TO YOU**

- **Cost Effective** – There are no extra out-of-pocket costs.
- **Peace of Mind** – You can arrange your gift and know it will occur just as planned.
- **Memorialize** – Your bequest can create a lasting memorial for you, your family or anyone you may wish to honor.

### **MAKING A GIFT OF SECURITIES**

Once you have decided to make a gift to Kids Cancer Care Foundation of Alberta and have determined which securities are to be transferred, including the number of shares, the name of the corporation(s), and the proposed date of transfer, your broker should notify us by email.

Please complete Kids Cancer Care's Gift of Publicly Traded Securities confirmation form included in this package and then forward to us to initiate your donation.

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## YOUR GUIDE TO GIFTS OF **REGISTERED RETIREMENT FUNDS (RRSPs & RRIFs)**

### **BENEFITS TO YOU**

- **Simple and Convenient** – Easy to arrange. Simply ask your financial institution to change the beneficiary designation to Kids Cancer Care Foundation of Alberta.
- **Tax Advantages** – A tax-effective means of supporting Kids Cancer Care Foundation of Alberta.
- **Control** – You retain the use of the investment during your lifetime. Your gift is not a matter of public record so you may remain anonymous. Unlike a will, your gift cannot be contested.
- **Flexible** – The designation is revocable and can be changed if your financial circumstances alter.
- **Cost Effective** – There are no extra out-of-pocket costs.

Donating registered assets such as a Registered Retirement Savings Plan (RRSP) or a Registered Retirement Income Fund (RRIF) allows you to create a legacy for Kids Cancer Care Foundation of Alberta – once your needs and those of your loved ones have been met. Donating all or part of an RRSP or RRIF is an effective way to reduce the taxes payable by your estate.

If you die without a surviving spouse or qualifying dependents, the remaining value of your RRSP or RRIF is added to your income in the year of death, often generating large tax liabilities for your estate. If you leave your RRSP or RRIF to Kids Cancer Care Foundation of Alberta, however, your estate will receive a charitable donation receipt for the entire value of the plan. This will help to offset any tax liability.



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## YOUR GUIDE TO GIFTS OF **REGISTERED RETIREMENT FUNDS (RRSPs & RRIFs)** Continued

### **BENEFITS TO YOU**

- **Eliminates Probate, Legal & Executor Fees** – Your gift will not be subject to probate costs or delays in settling your estate. The full proceeds are payable to Kids Cancer Care Foundation of Alberta upon your death.
- **Peace of Mind** – You can arrange your gift and know it will occur just as planned.
- **Memorialize** – Your bequest can create a lasting memorial for you, your family or anyone you may wish to honor.
- **Opportunity** – An opportunity to make a significant gift.
- **Recognition** – Your gift can be honored during your lifetime, should you wish.

### **HOW DOES IT WORK?**

There are two ways to donate the proceeds of an RRSP or RRIF:

1. You can name Kids Cancer Care Foundation of Alberta as the direct beneficiary. Upon your death, the proceeds will be paid directly to the Foundation without going through probate.
2. You can name your estate as the beneficiary of your RRSP or RRIF and leave instructions in your will to donate all or part to Kids Cancer Care Foundation of Alberta. You may specify a percentage of the RRSP or RRIF to be gifted or a specific dollar amount. The donation qualifies for the charitable bequest donation tax credit for up to 100% of income in the year of death and in the year preceding. *Please know that when choosing this option, your executor will withhold taxes and probate will apply.*

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## YOUR GUIDE TO GIFTS OF **LIFE INSURANCE**

A gift of Life Insurance is a simple and easy way to support Kids Cancer Care Foundation of Alberta. Many of our younger donors would like to make a significant contribution; however, they may not have the financial resources to do so during their lifetime. A gift of Life Insurance—whether a new or an existing policy is the perfect answer.

### HOW DOES IT WORK?

There are several easy ways to make a gift of Life Insurance:

1. **You can take an existing policy you no longer need and have the ownership and beneficiary designation transferred to Kids Cancer Care Foundation of Alberta.** *While this designation cannot be changed, a charitable tax receipt will be issued for the worth of the policy at the time of transfer. Any continued premium payments also qualify for a charitable tax receipt. There are tax advantages to retaining existing policies. Kids Cancer Care Foundation of Alberta strongly recommends that you discuss this matter with your insurance specialist before any transfer takes place.*
2. **You can purchase a new Life Insurance policy.** After one premium payment has been paid, Kids Cancer Care Foundation of Alberta is named as the owner and beneficiary. You continue to pay the premiums and receive a charitable tax receipt for those payments. *Again, this designation cannot be changed.*
3. **It may be to your advantage to name your estate as the beneficiary of your Life Insurance policy, and then make a same dollar amount bequest in your will or gift of registered funds to Kids Cancer Care Foundation of Alberta.**

### BENEFITS TO YOU

- **Convenient** – The transaction is simple. Your Life Insurance specialist can advise you on the type of policy that would best fit your needs, custom design your program and carry through with the necessary paperwork.
- **Inexpensive** – A way to make a larger gift than you might otherwise be able to, without depleting your current assets now or your estate later.
- **Leverage** – The ultimate value of your policy will be far more than the premiums you pay.
- **Tax Advantages** – You receive an immediate tax relief in the form of charitable tax receipts for the premiums paid.
- **Estate Preservation** – Your estate is not diminished because Life Insurance, by its nature, creates an additional, separate “estate.”
- **Peace of Mind** – You can arrange your gift and know it will occur just as planned.





→ **Eliminates Probate, Legal & Executor Fees** – Life

Insurance is not subject to probate costs or delays in settlement. The full proceeds are payable to Kids Cancer Care Foundation of Alberta at maturity or your death.

→ **Control** – Your gift is not a matter of public record so you may remain anonymous. Unlike a will, your gift cannot be contested.

→ **Recognition** – Your gift can be honored during your lifetime, should you wish.

→ **Cost Effective** – There are no extra out-of-pocket costs.

→ **Opportunity** – An opportunity to make a significant gift.

→ **Memorialize** – Your bequest can create a lasting memorial for you, your family or anyone you may wish to honor.

## YOUR GUIDE TO GIFTS OF **LIFE INSURANCE** Continued

You will not receive a charitable tax receipt for any of the premiums paid during your life, however, your estate will be eligible to claim a donation for the full amount of the Insurance proceeds.

4. **You can name Kids Cancer Care Foundation of Alberta as your beneficiary on your individual or group Life Insurance. You retain ownership of the policy.** You can change the beneficiary designation at any time. If you are a salaried employee and have a benefit plan that has a death benefit component, consider naming Kids Cancer Care Foundation of Alberta as the beneficiary. You will not receive a charitable tax receipt for any premiums paid during your lifetime.

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## YOUR GUIDE TO GIFTS OF **CHARITABLE REMAINDER TRUSTS**

### **BENEFITS TO YOU**

- **Personal** – Charitable Remainder Trusts can be used when a parent wants to support a child for their lifetime, and then Kids Cancer Care Foundation of Alberta after the child's lifetime.
- **Tax Advantages** – A charitable tax receipt is issued upon transferring assets to a trust that names Kids Cancer Care Foundation of Alberta as the capital beneficiary. The five-year carry – forward provision allows effective tax planning while you are alive rather than the one – year carry back upon death. The government has allowed a beneficial tax treatment of capital gains on these gifts.
- **Income** – Your trust can provide you with a lifetime income.
- **Worry Free Management** – Your trust can be managed professionally, freeing you from daily investment decisions or market concerns.
- **Eliminates Probate and Estate Fees** – Your gift is not subject to probate fees and other estate costs.

A Charitable Remainder Trust is a way of giving assets to Kids Cancer Care Foundation of Alberta through a trust agreement. A Charitable Remainder Trust can be established by contributing bonds, stock securities, mutual funds or real estate to a trustee who holds and manages the contribution. You may choose a Charitable Remainder Trust because you have an asset you would like to give to the Foundation but you need the income now, or if you do not wish to part with your asset at the present time.

### **HOW DOES IT WORK?**

You receive a charitable tax receipt for the fair market value of the remainder interest, which is calculated by a Canada Revenue Agency formula that takes into account your life expectancy and the present value of the property being transferred into the trust. Professional valuations are required to determine a value of the remainder interest.

### **COSTS**

Before creating a trust, the total cost of setting up and administering it must be weighed against the future reduction of tax and other benefits that it will provide. The assets within the Charitable Remainder Trust should be worth at least \$500,000 to offset fees, which must be paid annually. The fees are tax-deductible. Important points to remember include:

- *The transfer of assets to the trust is irrevocable, which means you cannot reverse the transfer once it has been completed*



## BENEFITS CONTINUED

- **Avoids Will Challenges** – Trust assets are not considered part of your estate.
- **Protects Privacy** – By transferring assets to a trust, your decision is private, unlike a will which becomes a public document once it has been probated.
- **Control** – The trust retains your assets until death, at which point Kids Cancer Care Foundation of Alberta will receive the “remainder” of the property in the trust.
- **Recognition** – Your gift can be honored during your lifetime, should you wish.

## YOUR GUIDE TO GIFTS OF CHARITABLE REMAINDER TRUSTS Continued

- The amount of the charitable tax receipt is determined by a formula set down by the Canada Revenue Agency, which takes into account your life expectancy and the present value of the assets.
- Valuations are required to determine the value of the remainder interest.

*For further information, please call Genine Neufeld, Director of Philanthropy at 403-930-6951 or contact her via email at [gneufeld@kidscancercare.ab.ca](mailto:gneufeld@kidscancercare.ab.ca)*



# kids cancer care

## YOUR GUIDE TO GIFTS OF REAL ESTATE

A gift of Real Estate allows you to give an immediate gift and receive a charitable tax receipt for the property's fair market value. Gifts of Real Estate include principal residences, farms, land and commercial properties. Giving a gift of Real Estate allows you to simplify your estate and give to Kids Cancer Care Foundation of Alberta during your lifetime. *This type of gift may be appealing if you are looking at ways to reduce your income tax now and are not in need of the dollar proceeds of the sale.*

### BENEFITS TO YOU

- **Opportunity** – It enables you to make a larger gift than you could from your day-to-day cash flow.
- **Tax Advantages** – You receive a charitable tax receipt thereby increasing your after-tax income. The five-year carry forward tax provision allows effective tax planning while alive rather than the one-year carry back tax provision upon death. If your principal residence is donated, no capital gains tax is triggered, and a charitable tax receipt will be issued by Kids Cancer Care Foundation of Alberta for the full fair market value of the property.
- **Reduction of Fees** – Your asset has been removed from your estate, thereby decreasing probate fees upon death.
- **Simple and Convenient** – Easy to arrange.
- **Recognition** – Your gift can be honored during your lifetime, should you wish.

### HOW DOES IT WORK?

Kids Cancer Care Foundation of Alberta begins the valuation process using an independent appraiser. After the fair market value is determined, you sign and deliver a deed transferring the property to the Foundation. Kids Cancer Care Foundation of Alberta will issue a charitable tax receipt for the property's value as of the day the transfer takes place. *Some conditions may apply before the Foundation accepts these gifts.*

**For further information, please call Genine Neufeld, Director of Philanthropy at 403-930-6951 or contact her via email at [gneufeld@kidscancercare.ab.ca](mailto:gneufeld@kidscancercare.ab.ca)**



# GIFT OF PUBLICLY TRADED SECURITIES

Thank you for supporting the Kids Cancer Care Foundation of Alberta with a gift of securities. Transferring securities (stocks, bonds, mutual funds) is simple, and may result in significant tax savings for you.

## Donor Information

Name(s): \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ Prov: \_\_\_\_\_ Postal Code: \_\_\_\_\_

Phone: \_\_\_\_\_ Email: \_\_\_\_\_

## Donor's Broker Information

Company Name: \_\_\_\_\_

Broker Name: \_\_\_\_\_

City: \_\_\_\_\_ Prov: \_\_\_\_\_ Postal Code: \_\_\_\_\_

Phone: \_\_\_\_\_ Fax: \_\_\_\_\_

Email: \_\_\_\_\_

## Securities to be Transferred

\_\_\_\_\_ shares of \_\_\_\_\_  
# of shares name of security

\_\_\_\_\_ shares of \_\_\_\_\_  
# of shares name of security

## Transfer Securities in Kind to:

Kids Cancer Care Foundation of Alberta, Investment Account #701-61027-12  
RBC Dominion Securities Inc.

Dealer Code 9190 FINS #T002 CUID DOMA  
DTC 5002 EUROCLEAR #90065 Representative Code RDL

I authorize this transfer as a charitable donation to the Kids Cancer Care Foundation of Alberta. I agree that Kids Cancer Care, or its agent, may contact my broker for the purpose of concluding this transaction.

\_\_\_\_\_  
Signature of Donor(s)/Client(s)

\_\_\_\_\_  
Date

## Your Charitable Tax Receipt

- A charitable tax receipt will be issued for the value of the shares transferred as determined at the end of the trading day on the day the shares are received by the Foundation's custodian, RBC Dominion Securities Inc.
- To receive a charitable tax receipt for the current tax year, the shares must be received in the Foundation's account at RBC Dominion Securities Inc. on or by December 31.

**1. Complete this form.** This information is needed for the transfer, tracking and receipting of your donation.

**2. Give the form to your broker.** Your broker will arrange for the transfer of shares to Kids Cancer Care's investment account. **Kids Cancer Care cannot initiate the transfer.** If you do not have a broker, fax this form directly to your investment firm.

**3. Send a copy of the form to our broker (or ask your broker to do this):**

RBC Dominion Securities  
Darren White  
Phone: 403-299-6508  
Email: darren.white@rbc.com

**4. Send a copy of the form to Kids Cancer Care (or ask your broker to do this),** so we may ensure a charitable tax receipt is issued for your gift.

Please allow three business days for transfers to be completed. For more information, contact:

Genine Neufeld  
Director of Philanthropy  
Email: gneufeld@kidscancercare.ab.ca  
Phone: 403-930-6951

KCC Charitable Registration Number  
899409171RR0001

## PLANNED GIFT CONFIRMATION & CONFIDENTIALITY FORM

Name: \_\_\_\_\_ Birthdate: \_\_\_\_\_

Name: \_\_\_\_\_ Birthdate: \_\_\_\_\_

Address: \_\_\_\_\_ City: \_\_\_\_\_ Prov: \_\_\_\_\_

Phone: \_\_\_\_\_ Email: \_\_\_\_\_

### RECOGNITION SOCIETY

I am/We are willing to have our names listed as a member of the **Kids Cancer Care Legacy Society**. My/Our names should appear in the **Kids Cancer Care Legacy Society** records as follows:

Name(s) \_\_\_\_\_

No, I/we prefer to remain Anonymous.

It would be helpful for our long-range planning to know details of your planned gift. In addition, this knowledge would ensure we are able to carry out your planned wishes. If you feel comfortable in doing so, please send a copy of the portion of your will that pertains to your gift for Kids Cancer Care Foundation of Alberta, or briefly explain your charitable bequest on the back of this page. Your information will be treated with the utmost care and respect for confidentiality. We also understand that your plans are always subject to change.

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