



*"The true meaning of life is to plant trees, under whose shade you do not expect to sit."*

*Nelson Henderson*

*Thank you for considering Inn from the Cold  
in your estate plans!*

A legacy gift is a gesture that must be inspired and carefully considered and planned. No matter how much you choose to leave, you will make a significant difference in the lives of the children and the families that we help at Inn from the Cold, as they move forward from homelessness into a brighter future.

## **Inn Legacy Society**

Our Inn Legacy Society includes donors who, after careful planning, wish to express their support to Inn from the Cold and the programs and services that we provide in the community, by pledging a legacy gift.

A legacy gift, usually known as a planned gift, is made with the intention of leaving a lasting legacy for future generations. It provides a way for you to address your philanthropic intentions within your estate plans. When planned properly, legacy gifts can also contribute to significant tax credits.

Each legacy gift, regardless of the amount, will make a difference to the children and families that we serve. It is a significant act that changes the world for the better.

Please note that because of the tax implications and the impact this decision can have in your financial planning, we recommend that you consult with your financial advisor, your estate planner, your estate lawyer or your accountant before making a final decision on making your legacy gift.



### **Inn from the Cold Society**

706 7 Ave SW, Calgary, AB T2P 0Z1

Phone: (403) 263-8384

Fax: (403) 263-9067

[innfromthecold.org](http://innfromthecold.org)

## Gifts in your Will:

Your will is the most important document of any estate plan. In planning your will, you can include a bequest directing your assets to individuals, as well as to a charitable organization. An advantage of this type of gift is that charitable bequests are flexible and easy to update. You can write one into a will with a short paragraph, and if circumstances change you can easily update in a subsequent will or codicil.

Bequests can be made in various ways including but not limited to:

- **A specific bequest:** Giving a determined amount or a specific percentage of your estate.
- **A residual bequest:** Giving the remaining portion of your estate after the distribution to all your beneficiaries has been fulfilled.
- **A universal bequest:** Giving the totality of your estate to the charitable organization.

## Gifts of Life Insurance:

Gifts of life insurance are excellent financial tools that allow you to plan a major gift while paying a fraction of the amount to be given. The most common options for gifts of life insurance include giving an existing life insurance policy to Inn from the Cold, naming the Inn as a beneficiary in an existing policy, or, by subscribing to a new

insurance policy and designating Inn from the Cold as the beneficiary. Depending on the type of policy, gifts of life insurance may generate tax credits. We recommend you speak with your financial advisor or your insurance broker, they will provide you with more detailed information about the tax benefits associated with this type of gift.

## Gifts of Registered Retirement Savings Plans (RRSP) or Registered Retirement Income Funds (RRIF):

This is an estate planning strategy that allows donors to give, in all or in part, the value of retirement savings to a charitable organization. You can choose to make the donation while alive or when passing. Any transfer of RRSP or RRIF to a charitable organization has a 100% tax credit, that is, you don't pay taxes. In addition, if you choose to leave Inn from the Cold, as the beneficiary of your retirement savings, you keep ownership of your RRSP or RRIF until passing.

## Gifts of Stocks or Securities:

Gifts of publicly traded shares, bonds, securities, and mutual funds are a great way to support Inn from the Cold because taxes on capital gain resulting from the disposition of shares given directly to a registered charity have been eliminated. And, you receive a tax receipt for the full amount of the gift. Please note that the tax receipt is issued for the market value of the assets on the day the gift is transferred to Inn from the Cold.

## Gifts of Real Estate:

Property or real estate can be donated to Inn from the Cold resulting in significant tax benefits while providing a generous gift to the Inn.



Your estate lawyer, insurance broker or your financial advisor will need this information to make a lasting legacy gift to Inn from the Cold:

Inn from the Cold Society  
110 11 Avenue SE  
Calgary AB T2G 0X5  
CRA Registration 87082 3648 RR0001

If you require additional information please contact us via email [legacygiving@innfromthecold.org](mailto:legacygiving@innfromthecold.org) or call 403 473 2083.