



## PLANNED GIVING

There's no time like the present to ensure that you leave a legacy for the benefit of future generations. Planned giving is a great way to support the Calgary Women's Emergency Shelter. You can make a very real contribution to the success of our mission, both today and in the future with a little planning today.

A planned gift is a charitable donation that is planned now and received later through your estate. Some people think that only the wealthy make this type of donation. The truth is, however, anyone can plan a legacy gift no matter their current income or assets.

Planned gifts include:

### **Bequests**

There are three different types of bequests: specific, residual and contingent. Specific implies a set amount of money or a percentage of an estate. Residual takes place after specific bequest provisions are honoured, the Calgary Women's Emergency Shelter may be named as the beneficiary of the residual estate, or as a beneficiary of a percentage of the residual of the estate. Contingent means that a portion of, or all of, your estate may be left to the Calgary Women's Emergency Shelter under certain conditions that you may stipulate in your will.

### **Gift of Life Insurance**

A gift of life insurance is a smart option for those who wish to make a substantial donation at a relatively low cost. This opportunity is generally appealing to policy owners who either have an older policy that is no longer needed, or want to make a large gift but have limited resources.

### **Gift of Securities**

Publicly traded securities include shares, mutual funds and bonds that are traded on Canadian and most US stock exchanges.

### **Charitable Gift Annuity**

A Charitable Gift Annuity Agreement is an arrangement whereby an individual or individuals make an irrevocable gift to a charitable organization in return for which they receive a guaranteed, regular annual income for life.

### **The Charitable Remainder Trust**

A charitable remainder trust involves transferring property into a trust whereby the donor retains a life interest in the property but makes an irrevocable gift of the residual interest to a registered charity.

While a commitment is generally made today with a planned gift, the financial benefits are usually not received by the charity until sometime in the future.

**For more detailed information, please contact:**

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