

Other Planned Giving Tools For Multiplying Your Gifts to God's Work

A Will is only one of the planned giving methods by which individuals can support the work of The Alberta Conference. A variety of tax planning tools can maximize or multiply your gift. You may specify the ministry or project you wish to support, or leave your gift open, to be used where it's most needed.

In addition to providing tax benefits and stretching donations, some investments return income* to the gift donor during life while also benefiting The Conference.



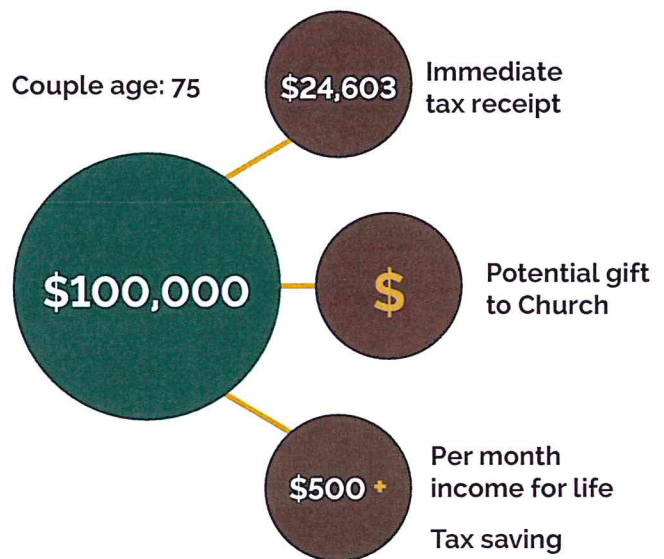
1. The Alberta Conference Charitable Life Annuity

- The Grantor(s) transfer ownership of assets to The Conference.
- The Grantor(s) receive an agreed upon periodic payment for the rest of their lives (income may be continued for two lives).
- The amount of the charitable receipt is determined when the Charitable Gift Annuity is established.
- In the agreement, the donor may designate how any potential gift is to be used.
- If the total amount invested is not required to make payments to the annuitant(s), the balance becomes a gift to the Alberta Conference.

2. Gift of Real Estate (part interest or whole interest)

- The Grantor transfers complete or partial ownership of a piece of real estate to The Conference. This may be done in life or by Will.
- In life, if a part interest is retained by the Grantor, a tax receipt is issued for the appraised value of the interest

Charitable Life Annuity



- donated to The Conference. The donor can retain the right to remain in or to use the property during his or her lifetime (ex: to receive rents). Part of the title may also be transferred to another person.
- The tax receipt can be used immediately and can reduce or eliminate tax owed for up to six years.

3. Gift of RRSP/RRIF

- **During lifetime:** The Grantor gives a policy to The Conference. The Grantor receives a tax receipt to use against income (as is true of gifts made by Will). Unused credits can be carried forward and used to eliminate taxes for up to 5 years.
- **Through Beneficiary designation:** The Grantor's RRSP/RRIF passes to The Conference and the estate receives a tax receipt for the donation.

Gift of Marketable Securities



4. Gift of Marketable Securities

- The Grantor transfers ownership of securities (stocks, bonds, GICs) "in kind" to The Conference.
- It is very important (to avoid capital gains tax) that the Grantor NOT cash in the securities and give The Conference cash.
- The Grantor avoids paying capital gains tax on growth, and receives a tax receipt for the entire donation.

5. The Alberta Conference Revocable Trust*

- The Grantor(s) transfer assets to The Conference. These can be securities, land, etc.
- The assets are owned by the Grantor(s) until the death of the final Grantor or until the assets are fully depleted by the Grantor(s).
- The Grantor(s) receive periodic payments during their lifetimes of interest only or interest and principal, as agreed with The Conference.

- The Grantor(s) may withdraw part or all of the remaining principal amount at any time (within the terms of current investments) by written request.
- The Conference Administrative Committee distributes the principal sum that remains at the death of the final Grantor to a purpose within The Conference and issues a tax receipt for the value of the remaining assets.

6. Gift of Life Insurance

- **During lifetime:** The Grantor gives a policy to The Conference. The Grantor receives a tax receipt to use against income (as is true of gifts made by Will). Unused credits can be carried forward and used to eliminate taxes for up to 5 years.
- **Through Beneficiary designation:** The Grantor names The Conference as beneficiary (there may be more than one beneficiary). The Grantor's estate receives a tax credit for that portion received by The Conference.

7. Residual Interest in Real Estate (Home)

- When you add the Conference to the title "subject to the life interest" of you, as owner, you receive a charitable tax receipt that you can use immediately and for a further five years (if necessary) against any income or other tax. With this gift, you can stay in your home as long as you like with no change to your lifestyle or how you use the property. You may give the Conference a 100% interest, or a smaller portion (ex: 20%). The Conference receives its cash when you no longer hold title to the property due to sale or transfer to estate. Any cash you receive from Canada Revenue Agency through the charitable tax receipt is yours to use as you wish.



To book an appointment or for more information, contact:
Lynn McDowell, CSPG | Director
 (403) 342-5044 x 233 • lmcdowell@albertaadventist.ca
 5816 Hwy 2A, Lacombe, Alberta T4L 2G5
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 Putting God First and Last

