



PLANNED GIVING GUIDE

How to Create Opportunities for Generations

A planned gift is your opportunity to create your legacy and leave a lasting impact on children and adults with an intellectual or developmental disability, their families, and your community. Planned giving allows you to give a substantial donation that will support your values, without affecting your lifestyle today. Your gift will have a sustainable impact on NBACL's ability to provide support to people with an intellectual or developmental disability. Your generosity and values will be an inspiration for the next generation of Change Makers to also create their legacy to support the essential work of NBACL.



**New Brunswick
Association for
Community Living**

**Association du
Nouveau-Brunswick pour
l'intégration communautaire**

What is Planned Giving?

Planned giving is an opportunity to create a legacy, ensuring your values are carried on, supporting individuals and families for generations. This is a way to make the donation you have always dreamed of giving, but are not able to make today.

What are the benefits of Planned Giving?

- It can provide a substantial reduction in estate taxes.
- It's very flexible and can be done to best suit your needs. Changes can be made at anytime to your Will, providing you with extra peace of mind.
- It's very cost effective. In most cases there is no out-of-pocket costs to making a planned gift, leaving your current income unaffected.



What can your gift support?

Your gift will create opportunities for individuals with intellectual or developmental disabilities. NBACL provides essential supports and advocacy to enable New Brunswickers to live a full and valued life:



Home of their own



Family support and advocacy



Life in community



Human rights and social policy



Access to disability supports



Access to education and lifelong learning



Employment – real work for real pay

Do I need a large estate to make a gift?

No, you can specify any amount within your Will that you would like to donate. Even small percentages of an estate can make a huge impact when combined with other similar gifts.

How will this impact my family?

Once your estate assets are calculated you may be surprised to find that you can easily support both your loved ones and the essential work of NBACL, due to substantial tax savings on donated funds.

What are the ways to give?



Bequests

Make NBACL a beneficiary in your Will to create a lasting legacy that will support individuals and families for generations. Making a bequest is simple and only involves adding a short clause in your Will.

- A bequest can be a specific amount, or a portion of your estate.
- A charitable donation receipt is issued to your estate for the full amount of your donation - helping to offset estate taxes.
- Bequests are the most common type of planned gift, representing approximately 90% of all planned giving in Canada.



Life Insurance

Life Insurance is a relatively easy and practical way to leave a substantial gift to NBACL through an existing or new life insurance policy.

- Name NBACL the beneficiary on an existing policy that is no longer required for its intended purpose; or
- Take out a new policy naming NBACL as beneficiary, which will allow you to leave a substantial gift for the relatively low cost of your premium payments.

Whichever you choose, your estate will receive a charitable donation receipt and will benefit from tax savings.



Securities

Donating publicly traded stocks, bonds, mutual funds or other securities is a simple and tax-smart method to make a substantial gift to NBACL.

- Donating publicly traded securities can eliminate the capital gains tax.
- Receive a charitable donation receipt for the full value of your securities on the day they are received.

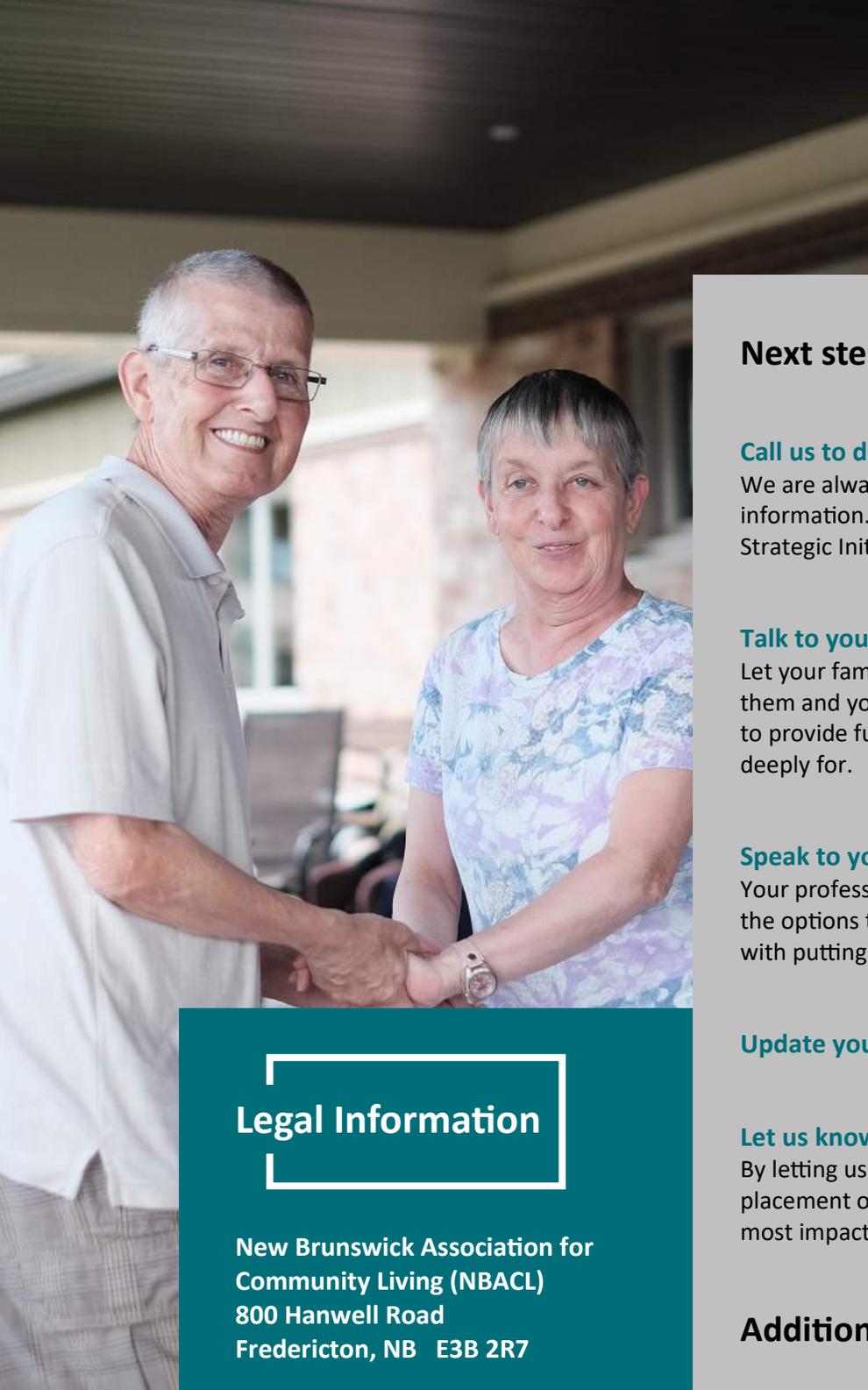


Endowment

You can endow your donation by contributing substantial gifts of cash or assets to NBACL. The NBACL Endowment Fund has clear guiding principles and procedures as stated in our *Statement of Investment Objectives & Principles* policy. Each year NBACL will utilize a portion of investment revenues earned on the fund to support the programs of most need. Your original gift will remain untouched and will continue to generate revenues in perpetuity, carrying on your legacy of support.



New Brunswick
Association For
Community Living
Association du
Nouveau-Brunswick
pour l'intégration
communautaire



Legal Information

New Brunswick Association for
Community Living (NBACL)
800 Hanwell Road
Fredericton, NB E3B 2R7

Charitable Registration
107768749RR0001

Next steps to create a Planned Gift

Call us to discuss

We are always available to discuss options and provide information. Please contact Jason Carr, Director of Strategic Initiatives (506)453-4411 / jcarr@nbacl.nb.ca

Talk to your loved ones

Let your family know that you are not choosing between them and your favorite charity. You are simply planning to provide future support to the two things you care deeply for.

Speak to your advisor

Your professional advisors can provide expert advice on the options that are right for you. They can also help you with putting the plan in place.

Update your Will to reflect the decision you have made.

Let us know of your decision

By letting us know, it allows us to start planning for the placement of your future donation so that it makes the most impact.

Additional Resources



Canada Revenue Agency www.cra-arc.gc.ca

The information provided is not intended to be legal or tax advice. When planning to provide a legacy gift to NBACL—we recommend you always consult a qualified legal or financial advisor to maximize benefits to you and your loved ones.