

## HERITAGE PROGRAM

The Community Foundation of Southeastern Alberta Heritage Club recognizes those who have included the Community Foundation in their estate plans. Here are a few simple but meaningful ways to participate:

### 1. OUTRIGHT GIFTS

A gift of cash or other appraised assets such as appreciated securities (any amount) will help build the endowment immediately. Pay no capital gains on gifts of listed securities. Cash gifts can be in a lump sum or pledged over a period of years.

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### 2. WILLS *(Consult your lawyer)*

A gift of a percentage of estate assets or a specific sum of money can be made in your will.

**SAMPLE LANGUAGE:** *"I give to the Community Foundation of Southeastern Alberta all (or stated percentage) of the rest, residue, and remainder of my estate..."*

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### 3. LIFE INSURANCE *(Consult your Insurance Agent)*

Complete a "change of beneficiary form" for an existing policy.

**SAMPLE LANGUAGE:** *"X percent to my heirs (list names) and X percent to the Community Foundation of Southeastern Alberta"*

Transfer ownership of an existing policy or purchase a new policy and make the Community Foundation of Southeastern Alberta the owner and irrevocable beneficiary.

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### 4. RETIREMENT FUNDS *(Consult your Investment Advisor)*

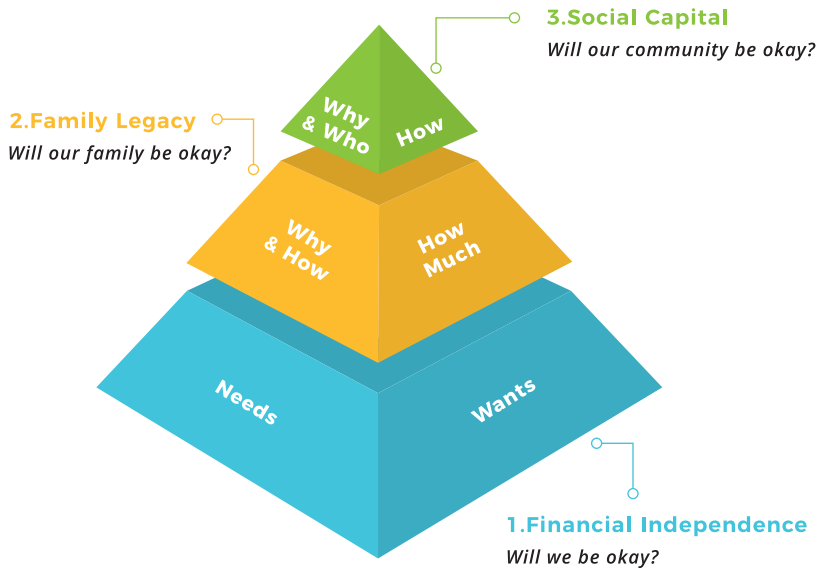
Complete a "change of beneficiary form" for an RRSP or RRIF.

**SAMPLE LANGUAGE:** *"X percent to my heirs (list names) and X percent to the Community Foundation of Southeastern Alberta"*

## HOW IT WORKS

- You include the Community Foundation in your will as a bequest; we can help you or your lawyer with recommended language
- We can work with you to determine the type of fund you would like to establish with your gift
- Upon your death, we set up a special fund in your name, in the name of your family or in honour of any person or organization you choose
- Your charitable gift is eligible for a tax credit for estate tax purposes
- Our professional staff considers your charitable wishes and determines the areas of community need that would benefit the most through grants from your gift
- Our board issues grants in the name of the fund you establish *(if you prefer, grants can be made anonymously)*
- We handle all of the administrative details
- Your gift is placed into an endowment that is invested over time. Investment earnings from your fund are used to make grants addressing local and regional needs. Your gift – *and all future earnings from your gift* – is a permanent source of community capital, helping to do good work - forever!

# YOUR WEALTH AND IMPACT



**1.** You've succeeded in so many ways. But you may still wonder, "How much do we need to protect our lifestyle?"

#### RETIREMENT INCOME

- Income distribution

#### LONG TERM CARE

#### ASSET PRESERVATION

- Investment ROI
- Life expectancy
- Inflation
- Standard of living
- Risk tolerance

#### SPOUSAL INCOME NEEDS

#### PROPERTY AND INSURANCE

#### SICKNESS AND INJURY

#### INCOME TAX

**2.** Once you and your spouse are "OKAY", what does it mean for your family to be "OKAY?"

#### ESTATE TAX PLANNING

- Multi-generational

#### ESTATE/ASSET PROTECTION

- Distribution provisions
- Multi-generational

#### BUSINESS SUCCESSION/ EXIT PLANNING

**3.** Will you be able to give back to the community or charities you care about?

#### CHARITABLE DESIRES

- Lasting legacy
- Charities and Faith Based Groups
- Future community needs

\* Wealth Impact Partners  
PYRAMID INFORMATION CREDIT

# TEN REASONS PEOPLE CHOOSE COMMUNITY FOUNDATIONS:

1. We are a local organization with deep roots in the community, and part of a nationwide movement whose support we build and share.
2. We bring donors to the table as community builders, working closely with them to align their philanthropic vision with the community's needs.
3. We identify long-term needs and opportunities and invest in solutions that let our communities guide their own future.
4. We take a broad and inclusive view of what a community is, and provide grants to the widest possible range of organizations and initiatives.
5. We provide a customized service, accepting a wide variety of assets and offering donors maximum tax advantage.
6. We build permanent funds and those that can respond to immediate needs, helping our communities ensure vital futures.
7. We multiply the impact of gift dollars by pooling them with other gifts.
8. We believe that diversity is strength, so we bring the entire community together to stimulate new ideas, build participation and strengthen community philanthropy.
9. We are transparent and reputable stewards of community resources, committed to being accountable, accessible and responsive.
10. We build community vitality – the unique and essential spirit that flourishes when people believe their community holds possibilities for everyone.

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