



YWCA
EDMONTON

NATIONAL ADVOCACY.
COMMUNITY ACTION.

PASS IT ON

**Leave Your Legacy for
a Future of Equality,
Opportunity and Choice
Through A Gift In Your Will**

WHAT IS YOUR LEGACY FOR EQUITY IN OUR COMMUNITY?

YWCA Edmonton is a powerful voice for equity and has been leading social change and progress for women and families since 1907. Part of an international movement, YWCA Edmonton is a trusted provider of services, programs and advocacy work that transforms lives and helps build a stronger, healthier and equitable community for all.

YOUR LEGACY GIFT WILL CREATE REAL, LASTING CHANGE

Members of YWCA's Legacy Circle inspire real change — from growing our counselling services and supporting the long-term care of our clients, to educating and empowering youth, and providing wraparound care for families when they need us most. And these gifts continue to support work that represents their values every single day.

Your legacy gift will fund services and advocacy work, protecting and supporting families in need across our community for generations to come. Your gift also safeguards the future of an organization who leads the way in providing healing and critical services across Edmonton.

Please consider a legacy gift to YWCA Edmonton today, and help us continue to shape our community for families tomorrow.

HOW TO MAKE YOUR LEGACY GIFT

The most popular legacy gift options are a gift in your will (a bequest), or a life insurance or retirement plan.

A GIFT IN YOUR WILL (A BEQUEST)

A will is an easy, cost-effective way to ensure that your final wishes are respected. The process of leaving a gift to YWCA Edmonton in your will simply requires adding a phrase about your intention.

You can choose a specific dollar amount or a percentage of the residue (amount remaining after other beneficiaries, expenses and taxes are paid). You can also leave a specific piece of property, such as a home or securities. Leaving a gift in your will reduces estate taxes. You can give as much or as little as you want. And you can change your mind.

When adding us as a beneficiary, the most important thing is to use our legal name and charitable number.

Suggested sample wording:

I give YWCA Edmonton, charitable
number 10822 7935 RR0001, ____ per cent of the residue
of my estate (or the sum of \$____)

KEY BENEFITS OF LEGACY GIFTS

For you

- Tax advantages assist your beneficiaries and loved ones
- You support future generations
- You can tailor your gift in a way that is meaningful for you and your family

For YWCA Edmonton

- Allows us to plan long-term work
- Helps us expand our programs to amplify their impact
- Means we can act quickly to meet needs in our community

LIFE INSURANCE OR RETIREMENT PLAN

You can name us as the owner or beneficiary of your life insurance policy or of your retirement plan. Contact your retirement plan administrator or life insurance company and complete the appropriate form.

To make a change to your current life insurance policy to make us a primary, joint or contingent beneficiary, ask your insurance company for a change-of-beneficiary form.

Designated gifts of retirement assets are easy to set up. Contact your investment adviser to have the beneficiary information added.

CHARITABLE REMAINDER TRUST

A charitable remainder trust allows you to secure a charitable gift for the future while retaining income interest on your assets throughout your life. Transfer your investments to a trustee who will manage the trust account during your lifetime and provide you with income

A charitable remainder trust gives you a charitable donation tax receipt when it's set up, based on the fair market value of the residual interest that belongs to the charity.

Gifts made through charitable remainder trusts are irrevocable. The residual interest is secured for charitable purpose in perpetuity.

REINSURED CHARITABLE GIFT ANNUITIES

You can establish a charitable gift annuity, a financial product purchased through a life insurance company. It allows you to make a charitable gift today, while providing you with a guaranteed fixed income for the rest of your life, or a specified number of years.

Charitable gift annuities are often beneficial later in life, as they represent safe, guaranteed investment and income.

Consult a lawyer and/or financial adviser to determine which options are best for you and your family, and to maximize the tax advantages of your gift.

THANK YOU!

If you've already arranged a legacy gift, you don't have to tell us about it, but we would love to acknowledge your thoughtfulness.

Knowing your arrangements helps us plan for the future and allows us to honour you in your lifetime. Your actions may even inspire others to follow your lead.

We would like to keep you up-to-date with our work and invite you to our Legacy Circle events throughout the year!

Please know that if you want your gift to remain anonymous, we will respect your privacy.



"I came into your Centre a broken spirit, desperate, without hope. Little did I know that I would find myself again and come back twice as strong"

-YWCA Edmonton Counselling Services Client

LEGACY GIVING: FREQUENTLY ASKED QUESTIONS

Why should I make a legacy gift?

A gift in your will is a gift of a lifetime to a cause you believe in.

If you make a charitable gift in your will, less of your estate will be taxed by the Canada Revenue Agency. And if your net income in the year of your death is lower than the amount you give, your executor can claim a rebate against your previous year's income and add that to your estate.

How do I go about making or changing my will?

Talk to a lawyer who can help you draft and complete your will or change your existing will.

I already have a will. Why should I change it?

It's a good idea to have your will reviewed every few years. Changes may include your marital status, or birth of a child or grandchild. Update your will to reflect changes and ensure your wishes are carried out. A codicil allows you to update your will and isn't difficult or expensive.

Why do I need a will?

Creating a will is the best way to ensure your wishes to provide for those you want to ensure benefit from your estate are carried out. Without a will, the people you care about, including charities, may not receive what you intend. And you may leave your loved ones with legal and financial challenges to sort out.

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For more information visit:
ywcaofedmonton.org/leave-a-legacy

Canadian charitable number:
10822 7935 RR0001



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