



PLANNED GIVING

*A simple act
that changes lives*

PRAYING

INFORMING

GIVING



Aid to the
Church in Need

ACN CANADA

PONTIFICAL
CHARITY



What is planned giving?

Planned giving is part of financial or estate planning and can be settled now or in the future.

Planned giving gives you the chance to plan ahead to attain your philanthropic goals, taking into account your personal and family circumstances and your tax situation.

Planned giving also allows you to optimize your tax benefits or those of your estate.

A way to perpetuate your values and your commitment to the cause

At Aid to the Church in Need, several planned giving options are available to you: bequests in your will, gifts of life insurance policies and gifts of listed securities. The goal of planned giving is to continue to support and help poor and persecuted Christians through your generosity and love.

A legacy for a cause

The legacy you leave to **Aid to the Church in Need** will have an impact on future generations and donations will help **Aid to the Church in Need to:**

- inform the community about the plight of Christians around the world
- take action by funding pastoral and emergency projects

Did you know?

Planned giving is financially reassuring, as it allows you to maintain control over your assets throughout your lifetime and has a lasting effect well beyond your death.

You don't have to be rich to give, because every gesture counts for the future and changes the lives of thousands of Christians who are poor, persecuted and oppressed because of their faith.

Due to the tax credits available, planned giving often has a minimal impact on the inheritance of your loved ones.

A lasting legacy and impact: **several possibilities**

BEQUESTS

An easy and accessible way to plan a donation

Here are the different kinds of bequests to be considered.

SPECIFIC BEQUEST

A specific amount or a specific asset that you can bequeath

RESIDUAL BEQUEST

You can bequeath all or a percentage of your assets after debts and special bequests have been paid

UNIVERSAL BEQUEST

You have the option of bequeathing all of your assets or dividing them among several beneficiaries

Tax benefits for your estate:

The tax benefits of a bequest can reduce the tax payable by your estate. Upon your death, the provisions made for all of your assets may generate taxable capital gains on which your estate will have to pay tax (unless there is a transfer of assets to a spouse).

Example of a bequest to a charity

RRSP or RRIF donation

You can name Aid to the Church in Need as the beneficiary of your registered retirement savings plan (RRSP) or registered retirement income fund (RRIF).

A donation of an RRSP or RRIF entitles you to a tax receipt that will be used when your income tax return is filed after your death.

You can plan a gift during your lifetime or as part of your estate

DONATION OF PUBLICLY TRADED SECURITIES

Reducing the tax impact of an investment

This type of donation is an effective strategy to reduce the tax impact of investments that have increased in value since their acquisition.

Benefits for you:

- You will receive a tax receipt for the fair market value of the securities when the charity receives them.
- You make a donation without drawing from your cash flow.



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Did you know that if you transfer your shares to Aid to the Church in Need, your tax savings are greater than if you first sell your shares and then donate the proceeds?



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DONATION OF LIFE INSURANCE

Go further with your donation

A gift of a life insurance policy, while you are still alive or as part of the estate, allows you to offer considerable and lasting help at a low cost, while benefiting from significant tax advantages.

There are two possible options, each with its own advantages:

Donate the capital of the life insurance policy upon death

You can name Aid to the Church in Need as beneficiary, either directly on the life insurance policy, in which case the donation is treated outside the estate, or in your will, in which case it is handled when your estate is settled.

Upon your death, Aid to the Church in Need will receive the proceeds of your life insurance policy.

Tax benefits for your estate:

Your estate will receive an official receipt for the life insurance proceeds donated to Aid to the Church in Need.

If you expect that your estate will have to pay tax, this is an advantage to consider.

Give an existing or new life insurance policy during your lifetime

You can take out or transfer ownership of a life insurance policy and name Aid to the Church in Need as the owner and irrevocable beneficiary.

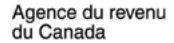
Tax savings for you:

You will receive a tax receipt for the amount of premiums you pay each year.



Resources available for donors

We suggest that you consult your legal advisor or financial planner to find out about the various options available to you, given your personal situation.



Why give?

To spread the Gospel and its values

To have a positive and lasting impact on Christians around the world

To give back to future generations



Giving for what reason?

When you help, you can help with our various projects:

- Helping to carry out the Church's pastoral mission
- Helping to provide Sisters with the minimum they need to live
- Sending Mass intentions to priests in need
- Emergency aid in the event of natural disasters or persecution of Christians
- Construction or rebuilding of chapels, presbyteries, convents and pastoral centres
- Training of seminarians, religious sisters and dedicated lay people
- Catholic publications and media
- Facilitating transport for pastoral staff in remote areas





Make your philanthropic gesture a reality today

If you would like to make a planned donation, you should inform Aid to the Church in Need.

Tell your friends and family about the philanthropic gesture you have just made by making a planned donation. You can then tell them about your motivations, the resulting tax benefits and, above all, the satisfaction you feel at having made such a donation.

This way, your family will be able to understand and respect your decision, and it could be the start of a family tradition. Who knows?



Contact us

You can contact us at any stage of the process. We will be happy to answer any questions you may have to help you make your planned giving a reality.

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