



Planned Giving Options & F.A.Q.



Planned Giving F.A.Q.

What is planned giving, and how does it benefit me?

Planned giving is the designation of charitable gifts through a financial or estate plan. These are generally gifts of assets or a bequest in your will, not current income. It is through planned giving that we can fill our philanthropic needs and continue our legacy. Depending on the type of asset donated, planned giving can offer significant tax advantages to you now or to your heirs after you've gone. It's also a way to make a much more substantial gift than might ever be possible otherwise.

How do I make a gift of securities?

If the securities are held in a brokerage account, you can have your broker transfer your shares electronically to OM Canada. To make this kind of transfer, please contact your broker and complete the 'Notification of a Gift of Securities' form, which we can provide to you. If you have share certificates, please contact OM Canada for instructions.

How do I leave a bequest in my will to OM Canada?

You should contact your lawyer and have them include a clause in your will naming OM Canada as a beneficiary.

What assets can I use to make a gift to OM Canada and how do I make a planned gift?

During your lifetime you can make an outright gift of cash, securities or other property. You can also make a gift through your will or with a distribution from a retirement plan or life insurance policy. Your gift can be designated to OM Canada in accordance with your wishes.



OM Canada offers you many choices that combine solid financial planning with compassionate giving. We work closely with Link Charity to assure confidentiality and professionalism with your planning.

Consider the following options as you begin to plan wisely and generously for the future.

Gifts by Wills and Bequests

Remember OM Canada in your will, along with loved ones and others who have given your life meaning. This is one of the simplest and most flexible ways to create a lasting legacy.

Bequests may come in the form of a percentage of your estate, specific cash amount, property, securities or other assets. A charitable bequest has no effect on you financially in your lifetime.

A bequest is a lasting gift from the heart with practical benefits to your surviving heirs. Your estate receives a tax receipt for the full amount of the donation, which may offset capital gains or other taxes due. You may designate the gift to specific programs, or allow OM Canada to put it to work where most needed at the time.

Transferring Securities (stocks and mutual funds)

Transferring Securities directly to OM Canada allows you to make a larger gift while eliminating capital gains tax.

One of the most financially sound ways to support OM Canada is with the gift of securities. Thanks to changes in Canadian tax laws in May of 2006, when you donate stocks, mutual funds and other securities to a registered charity, you pay no capital gains tax and receive a tax receipt for the full amount of the gift. It means a great tax break for you and a world of change for communities in need.

Tax Gains

Usually when you sell a security, you're required to pay tax on 50 percent of the capital gain. But when you transfer that same security directly to a charity like OM Canada, there's no tax on the capital gain realized. This is a tremendous incentive to give securities as a gift now to ease your own tax burden, or as a deferred gift in your will to offset the tax against your estate.

Through a Life Insurance donation



Donate your life insurance to OM Canada and you receive tax benefits now while making a larger gift than you may have ever thought possible.

1. Existing policy

If a policy you already own has outlived its original purpose (if, for example, your children have grown), use it to help children, families and communities around the world by naming OM

Canada as a beneficiary for a percentage or for the full amount of the policy. Your heirs may ultimately benefit because your estate will receive a tax receipt (and substantial tax savings) for the value of the donation.

2. New policy

You can also purchase a new policy to benefit causes dear to your heart. Make OM Canada the owner and beneficiary of the policy and your tax benefits can increase dramatically. You'll receive a tax receipt for premiums you pay. And the amount of your gift will continue to grow as the cash surrender value of the donated policy increases.

3. Joint policy

Perhaps you wish to name OM Canada as beneficiary of a joint policy covering you and your spouse. This provides you the benefit of one premium payment instead of two, in addition to a tax receipt for payments made. Proceeds will be paid to OM Canada only after both parties have passed on.

4. Make OM Canada the owner

Make OM Canada the owner and beneficiary of a new or existing policy and the tax benefits can increase immediately and significantly. This option entitles you to a tax receipt annually for any premiums you subsequently pay.

Real Estate/Personal property

Donations of personal property such as commercial, residential or vacation real estate can significantly build your legacy while garnering great tax benefits for you or for your estate. You'll receive a tax receipt for the full fair market value of the property at the time of donation, and we'll use the net proceeds for programs you designate. Contact us to discuss the possibility of deeding your property to OM Canada.

Benefits of a Charitable Gift Annuity

If you're a retiree or on a fixed income, OM Canada's Charitable Gift Annuity is ideal. This plan can offer you great tax benefits and guaranteed income for life at a rate of return that may be better than many other investment options.

Reap the benefits of your own legacy by establishing a Charitable Gift Annuity for as little as \$10,000. Approximately 25 percent of that amount will be provided to OM Vision as an irrevocable gift of cash or securities, which will go to work immediately to help bring hope to the less fortunate of this world. The rest will go into an annuity for you.

How you Benefit:

- A better rate of return than many other investment options
- Guaranteed income for life
- Depending on your age, income received may be partially or entirely tax-free
- You may also receive a charitable donation receipt you can use to offset any tax owed now or within the next five years
- Get the satisfaction of seeing your legacy at work in your lifetime



Retirement Funds

Name OM Canada as beneficiary of Retirement Funds such as RRSPs or RRIFs and your estate will receive a tax receipt to ease the tax burden on your heirs.

Retirement funds you no longer need can have a tremendous impact when donated to OM Canada for projects that provide safe water, emergency relief, agricultural assistance, education, and more to communities in some of the world's most desperate places. When you name OM Canada as beneficiary, your estate will receive a receipt to offset taxes due from the distribution of the RRSP or RRIF, which are among the most heavily taxed assets you own.

Endowment

You can create an endowment fund by donating substantial gifts of cash or assets. Name it for yourself or a loved one. Endowment funds may be pooled, and individual endowments may require a minimum contribution. When you create an endowment, your donation is invested permanently and the income is used to support OM Canada programs. You may direct your endowment fund toward community programs that are important to you. Or, you may allow us to use the funds where most needed. Either way, you'll change the world for children, families and communities in need for generations to come.

Learn More About Planned Giving



You can discuss this confidentially by

1. Calling OM Canada at **1-877-487-7777**
2. Emailing the OM Canada Financial Development team at **development.ca@om.org**
3. Contacting LINK CHARITY at **www.linkcharity.org**