

If you would like to receive more information on how to plan a gift for St. Stephen's United Church, please speak with one of the members of the Legacy Gift Committee by contacting the **Church Office at 250-752-9831**, or fill out the form below and mail it to the church, or leave the completed form in the Offertory Plate and someone will be in touch with you shortly. You can also contact the United Church Financial Development Officer, Jane Harding, jharding@united-church.ca

1-778-574-0423

Name: _____

Address: _____

Telephone #: _____

- I would like a copy of the United Church's Will Workbook (an estate planning guide).

Please return to:

St. Stephen's United Church
150 Village Way
Qualicum Beach, BC
V9K 1L1

You can designate your Planned Gift to any area of the work of St. Stephen's United Church that is important to you.

If the funds are undesignated, funds of \$10,000 or less will be deposited to the Memorial Fund and will be used in the area of greatest current need.

Donations of \$10,000 or more will be deposited to the Legacy Gift Fund and distributed as follows:

- 10% to the Mission and Service Fund of the United Church of Canada;
- 45% to the Memorial Fund of St. Stephen's United Church;
- 45% to be left in the Legacy Gift Fund and invested for future projects of St. Stephen's United Church.

Your gift will help ensure that the ministry of St. Stephen's United Church continues to be relevant for generations to come.

**ST. STEPHEN'S
UNITED CHURCH
Qualicum Beach, BC**



"Planning today to ensure the future work of St. Stephen's"

**PLANNED GIFT GIVING
*The Legacy Gift Fund***

www.ststephensucqualicum.ca
email: ststephensuc@shaw.ca

PLANNED GIFTS

Planned giving is taking time now to plan a gift to St. Stephen's United Church. **The Legacy Gift Committee at St. Stephen's United Church**, along with the **Gift Planning Office of the United Church of Canada**, can help you arrange the most suitable gift to make a difference at **St. Stephen's United Church** and ensure that the church will be here for future generations. Gift planning can serve both your current needs and your estate planning wishes. The federal government encourages gifts to the church by offering meaningful tax relief for charitable givers.

WHAT CAN I GIVE?

Outright gifts are gifts of cash, bonds, real estate, or property.

Gifts of Shares allow you to transfer stocks or mutual funds to the church without paying tax on the capital gain. You will receive a charitable donation receipt for the full value of the shares or mutual funds on the day they are received by the church.

Gifts of Proceeds from Registered Retirement Savings Plans (RRSP), Registered Retirement Income Funds (RRIF) and Tax Free Savings Accounts (TFSA):

The church can be made the beneficiary of the proceeds by designation in your RRSP/RRIF/TFSA. The church can issue a charitable donation receipt for the full amount of the distribution, with significant tax credits for your estate. This may also bypass probate fees.

A United Church Gift Annuity gives you a guaranteed life income that is mostly non-taxable. It creates a gift to the church at the time of your death. A one-time charitable donation receipt is issued at the time the gift is made. **Joint annuities** can also be arranged. With joint annuities, your income continues until the death of the surviving partner. If you are over 60 years of age, you can arrange as many of these as you want. People often arrange several over a lifetime.

Gifts of Life Insurance allow you to make donations in installments over a period of years. This benefit can allow you to make a more substantial gift than you ever imagined.

Here are some giving opportunities available with life insurance. (Each option has its own characteristics and tax implications.)

1. Purchase a new policy and name your church as the owner and beneficiary.
2. Donate an existing policy and make the church the owner and beneficiary of the policy.
3. Name the church as beneficiary only on an existing policy.

Bequests are gifts left to the church through your will by specific amount or by percentage. Donating a percentage of your estate keeps your gift in line with your assets as they change. **Your estate can use the charitable donation receipt for the full amount of your gift to create a tax credit. This could result in a sizeable tax savings to your estate.**



There are many ways to make a difference!