

When planning your funeral or a loved one's,
please consider leaving a lasting legacy to your community.

HERITAGE PROGRAM

Individuals who have included the Community Foundation in their estate plans become members of our Heritage Club. This is a simple yet meaningful way to make a difference in the lives that follow.

There are also numerous tax benefits to including a charitable bequest in your will.

The CFSEA accepts:

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.

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.

3. LIFE INSURANCE

(Consult your Insurance Agent)

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

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

4. RETIREMENT FUNDS

(Consult your Investment Advisor)

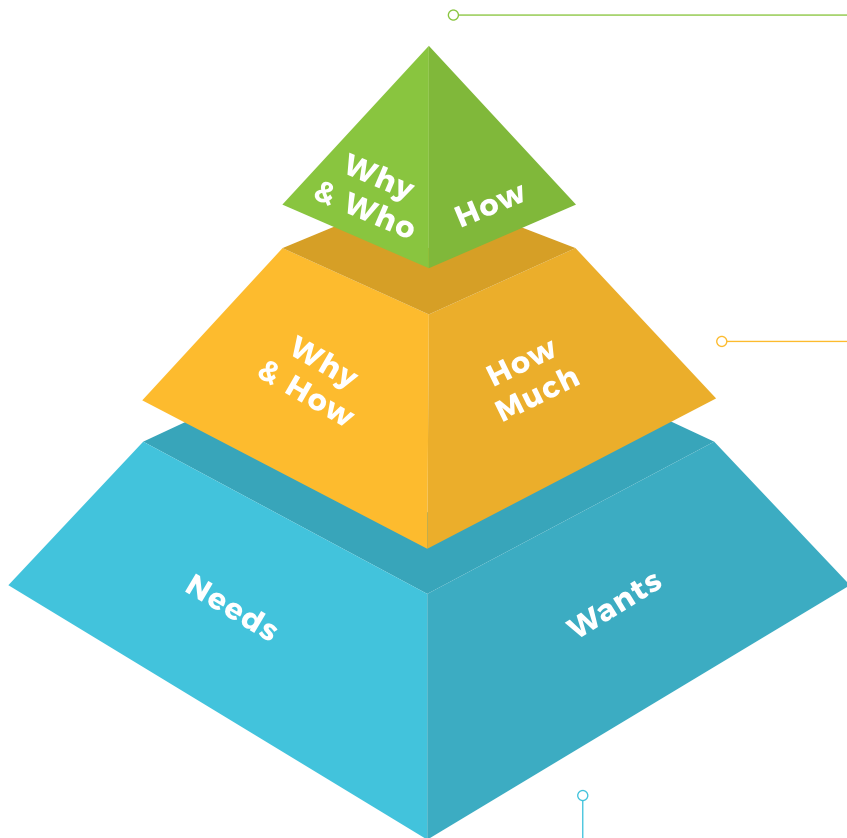
Complete a "change of beneficiary form" for an RRSP or RRIF.

CFSEA staff are not professional advisors. Please consult yours to decide which route is best for you.

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



3. Social Capital

Will our community be okay?

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

Charitable Desires

2. Family Legacy

Will our family be okay?

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

Estate Tax Planning

Estate/Asset Protection

Business Succession/ Exit Planning

1. Financial Independence

Will we be okay?

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

Retirement Income

Property And Insurance

Long Term Care

Sickness And Injury

Asset Preservation

Income Tax

Spousal Income Needs

“Someone is sitting in the shade today because someone planted a tree a long time ago.”

- Warren Buffett



FOR MORE INFORMATION

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