

What Is A Planned Gift?



- A planned gift (or planned giving) is also referred to as legacy giving.
- It is a donor's intention to contribute a gift to an organization, beyond their lifetime.
- Donors make arrangements for planned gifts in the present, but they are distributed out at a later date.
- Gifts contributed by a donor can be made as a part of their financial or estate plans.
- Planned gifts are made to ensure your best interests, as well as those of your family and the charity, are kept in mind.

There are many ways for you to support the YMCA of Lethbridge through planned giving:

1 BEQUESTS

Your will provides you with the opportunity to leave a lump sum or percentage of your estate to the YMCA of Lethbridge.

Naming the YMCA of Lethbridge ensures the values and interests that are most dear to you continue to flourish after you are gone. A receipt will be issued to offset estate taxes and taxes arising from capital gains.

2 GIFT OF PROPERTY

A donation of property can create a gift of exceptional importance. The current value of the property will qualify as a donation for tax purposes.

3 PRIVATE SHARES & PUBLIC SECURITIES

By directly donating your publicly listed securities to the YMCA of Lethbridge, you will not incur capital gains tax on the increase in their value since you purchased them.

Donations of private shares and publicly traded securities may be exempt from taxation if the shares are donated to a registered Canadian charity or, in the case of private shares, the proceeds arising from their disposition are donated to an arm's length charity within 30 days.

4 LIFE INSURANCE

You can take out a life insurance policy with the YMCA of Lethbridge as the beneficiary. You pay a small annual premium, but your eventual gift is significant.

Tax receipts are issued for all premiums paid. You can also donate an existing policy that is no longer needed and receive an immediate tax receipt for the current cash value of the policy.

5 ENDOWMENT FUNDS

An endowment fund is an irrevocable donation that provides income in perpetuity and can be restricted to fund a specific purpose. Endowment funds are a permanently restricted net asset, the principal of which is protected and the income from which may be reinvested or spent depending on the donor's wishes.

The Community Foundation of Lethbridge and Southwest Alberta manages the Endowment Funds for the YMCA of Lethbridge through experienced, knowledgeable investors who maintain oversight of the investment policy. Funds are invested following prudent investment guidelines.

You can donate to an existing fund or establish your own. More information on endowments can be found at <http://www.cflsa.ca/donate>

6 CHARITABLE GIFT ANNUITY

A charitable gift annuity, also known as a gift plus annuity, is one way to make a planned gift to the YMCA of Lethbridge while maintaining cash flow during your lifetime. A charitable gift annuity allows you to help the YMCA of Lethbridge, receive money to live and not have to bother managing your own investments. In addition, this can be a very tax-effective method of planned giving. Furthermore, because much of the annuity income is tax free, it will not necessarily result in a reduction of the OAS Benefit.



To fully determine how a planned gift can fit into your financial or estate plans, we suggest that you discuss these options with your legal, tax or financial advisors.

What Is The YMCA Of Lethbridge Legacy Campaign?

Leaving a planned gift to the YMCA of Lethbridge Legacy Campaign helps ensure that our values of caring, honesty, respect, responsibility, and inclusion endure, and that YMCA programs and services will positively impact our community for generations to come. You can make a better tomorrow for children, youth and families – especially those in need.

As a supporter of the Y, we know that you share our hopes that the YMCA of Lethbridge will continue to be a strong, positive force in our community for generations to come. A planned gift to the YMCA of Lethbridge's Legacy Campaign ensures your personal legacy and supports the YMCA's mission.

Donors are encouraged to consider the needs of their family first and to consult with their advisors to be sure a planned gift to the YMCA of Lethbridge is consistent with overall estate and tax plans.



Why Our Donors Trust In The YMCA.



IMAGINE CANADA

The YMCA of Lethbridge was accredited by Imagine Canada in 2017. As an accredited organization, each year we must demonstrate that we are abiding by the standards established as they relate to donor relations, funds development and board governance. These standards include the YMCA adhering to strict guidelines on how donor funds are accepted and ethically used. For more information about this program, visit: <https://imaginecanada.ca/en/who-we-are>



ASSOCIATION OF FUNDRAISING PROFESSIONALS (AFP SOUTHERN CHAPTER ALBERTA)

The Association of Fundraising Professionals (AFP) is the professional association of individuals and organizations that generate philanthropic support for a wide variety of charitable institutions. Founded in 1960, AFP advances philanthropy through its 31,000 members in more than 240 chapters throughout the world. The YMCA of Lethbridge is a long standing member, therefore signing the Donor Bill of Rights. Learn more at www.afpnet.org



YMCA OF LETHBRIDGE FUNDS DEVELOPMENT POLICIES AND PROCEDURES

The YMCA of Lethbridge Gift Acceptance and Fundraising Policy Manual guides and governs all fundraising activities of the YMCA, including but not limited to: receipting of in kind donations; campaigns and use of donated funds to campaigns; treatment of major gifts for program or capital needs; and policies that must be adhered to by anyone conducting fundraising on behalf of the YMCA. If you would like to view a copy of these manual, please contact us.

The Value Of Professional Advice

A little careful planning can help you meet your philanthropic objectives and provide you with optimal tax relief, while also benefiting your chosen charity. Even though planned giving may sound straightforward, it can be difficult weaving your way through an increasingly complex planning environment.

While it's possible to structure your own planned gift, professional advice can be invaluable.

A well-designed planned gift often requires help from several professional advisors. The team members you choose to help plan your gift will depend upon the size and complexity of the gift and your overall financial and estate plans. You may need the services of a lawyer, a tax advisor or accountant, or a financial security professional.

WHAT WILL YOUR ADVISORS DO?

They will:

- Review the various aspects of your financial and estate plans.
- Identify problems and opportunities.
- Help you carry out your gift plan.
- Help you clarify your charitable giving goals.
- Recommend planned giving and financial strategies.
- Monitor your plan over time, as required, to ensure that it continues to be the best one for you.



Please note: Legal identification for all documents should include the YMCA of Lethbridge's legal name and Charitable Registration Number:

Young Men's Christian Association of Lethbridge
11924 2030 RR0001

For more information, please contact our Funds Development team or visit our website at:

www.lethbridgymca.ca

E: donate@lethbridgymca.ca

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