

# Bequests

You can leave a bequest to the Family of Faith campaign in your Will.

The proper legal wording for a bequest to the campaign is:

Roman Catholic Episcopal Corporation for the Diocese of Toronto, in Canada for the benefit of The Family of Faith Capital Campaign (to be credited to the parish campaign goal of \_\_\_\_\_ Parish located at \_\_\_\_\_).

The Development Office has a list of lawyers across the archdiocese if you are in need of one to assist in the preparation of your Will.

For more information about making a bequest, gift of insurance, securities, gift-in-kind, annuity or RRSP/RRIF please contact the Archdiocese of Toronto's Development Office.

## Development Office

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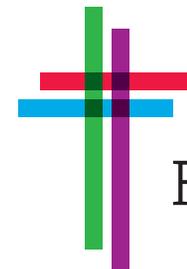
*This brochure provides information only and is not intended to replace independent financial advice for donors to the Family of Faith campaign.*

# Ways of Giving

“So then, whenever we have an opportunity, let us work for the good of all, and especially for those of the family of faith.”  
– Galatians 6:10



Archdiocese  
of Toronto



Family of Faith

## Ways of Giving

There are numerous ways to make your sacrificial gift to the Family of Faith campaign.

### Outright Gifts

Outright contributions of cash or cheques are the most direct way to support the campaign.

### Pledges

Pledges to the campaign can be paid over a period of three to five years. Most donors make their pledge via credit card, debit or post-dated cheques.

### Matching Gifts from Employers

Your contribution to the Family of Faith campaign may be doubled or even tripled if your employer has a matching gift program. Some employers will even match gifts from their retirees and spouses of employees.

Each employer's plan is different. Contact your employer to learn more about their programs. For a partial list of employers that may have a program, visit: [www.archtoronto.org/ffc/Pages/WaystoGive](http://www.archtoronto.org/ffc/Pages/WaystoGive). You'll need to complete the employer's required paperwork and submit it along with your Family of Faith campaign pledge form.

When employers match a donor's gift, the parish will receive credit for both your gift and the employer's match.

### Securities

When you make a gift of appreciated securities from a recognized stock exchange, you will not have to pay any capital gains tax if you transfer the securities directly from your account to the Archdiocese of Toronto's account. This can offer a greater tax advantage than if you were to make a gift of cash.

Gifts of securities can include:

- Stocks
- Mutual funds
- Bonds

### Insurance

A gift of insurance could cost less than a dollar a day after tax. Policy and premiums can be structured to fit easily into any budget and are fully tax deductible. The Development Office has a list of insurance professionals to assist.

#### Three Ways to Make A Gift of Insurance

- 1. If you want a tax receipt now:**
  - Open a new policy and name the Family of Faith campaign as the owner and beneficiary (irrevocable);
  - You will receive a tax receipt each year for the premiums paid;
  - Upon death the insurance proceeds are disbursed to the Archdiocese of Toronto.
- 2. If you want a tax receipt later:**
  - Open a new policy and name the Family of Faith campaign as the beneficiary (revocable);
  - Upon death the insurance proceeds are disbursed to the Archdiocese of Toronto which issues a tax receipt to your estate. You receive no tax benefit while living.

- 3. If you want to provide a gift of an existing policy you no longer need:**

- The tax receipt will be for the actuarially determined fair market value of the policy;
- If premiums are still owed, you continue to make the payments and receive a tax receipt.

### Gifts-in-Kind

The campaign can receive a range of nonmonetary gifts, commonly referred to as "gifts-in-kind."

Examples include: real estate, artwork, antiques, rare books of art, special equipment and other tangible personal property.

Canada Revenue Agency advises a receipt for the fair market value of the gift, not the appraised value, may be provided. Each gift is unique and must be handled on a case by case basis.

### Annuities

There are two main types of Charitable Gift Annuities. The Family of Faith campaign can offer "re-insured annuities." The Development Office maintains a list of professional advisors who can assist you in the purchase of an annuity.

### RRSPs and RRIFs

RRSPs and RRIFs can be received by the Family of Faith campaign. As this is a donor's retirement savings, great care must be taken to determine if it is the best asset to use as a gift to the campaign.