

# Gifts of Life Insurance

**IT'S SIMPLE**  
Your Legacy, Their Future

A Gift of Life Insurance is an easy and simple way to support your favourite, registered charity, such as Children's Health Foundation. It allows you to make a more significant gift than you might otherwise be able to give and can help reduce the taxation of your estate.

## Why consider this gift? The Benefits to You

- **Simple and Convenient** – The transaction is simple. Your life insurance agent can advise you on the type of policy that would best fit your needs, custom design your program and complete the necessary paperwork.
- **Inexpensive** – A way to make a larger gift than you might otherwise be able to, without depleting your current assets now or your estate later.
- **Leverage** – The ultimate value of your policy will be far more than the premiums you pay.
- **Save Taxes Today** – You can choose immediate tax relief in the form of the charitable tax receipts equal to the premiums paid.

**Or**

- **Save Taxes Tomorrow** – You can choose to wait and have your estate receive a tax receipt for the full value of the policy.
- **Estate Preservation** – Your estate to your family is not diminished by the gift because life insurance, by its very nature, creates an additional, separate estate.
- **Eliminates Probate, Legal and Executor Fees** – Life insurance is not subject to probate costs or delays in settlement. The full proceeds are payable to Children's Health Foundation at maturity or upon your death.
- **Peace of Mind** – You can plan, arrange and announce the gift yourself and you will know that it will occur just as planned.
- **Recognition** – You and your gift can be honoured during your lifetime.



*"The nurses were like Liam's angels – they loved him like he was one of their own. We are so thankful the NICU was here when we needed it, otherwise I don't think Liam would be here today."*

*Liam's Mom, Dominique*

