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Every day, Inclusion Saskatchewan provides support, builds awareness, and advocates for people who have intellectual disabilities in our province. Your involvement with individuals who have intellectual disabilities may inspire you to think about how to support them now – and into the future.

You can leave a legacy of affirmation and opportunity, of unconditional support and inclusion for individuals with intellectual disabilities. A legacy gift to Inclusion Saskatchewan may also save your estate taxes and leave more for your heirs. Your efforts to ensure that all individuals are valued, supported and included will extend into the future!

While we are happy to support your gift planning in any way possible, we encourage you to consult your legal or financial advisors about the best giving options for you. Inclusion Saskatchewan’s Road Map to the Future provides ideas to consider in your estate planning process, and is available at [www.inclusionsk.com/resources](http://www.inclusionsk.com/resources). We also encourage you to discuss your legacy intention with your loved ones.

**There are many ways to leave a legacy:**

**BEQUESTS – THE SIMPLEST WAY TO GIVE**

By naming Inclusion Saskatchewan as a beneficiary in your Will, you can make a significant gift that might not have been otherwise affordable during your lifetime. A bequest gift will also generate tax credits that will help offset the final taxes payable by your estate. Here are two ways that you can put a charitable gift in your Will:

1. You can name the residue of your Estate in whole or as a proportion using percentages. The residue is what remains after taxes, administrative expenses and your heirs have received their specific gifts or proportion. If circumstances change, you do not have to change your Will, as the proportion remains the same. Suggested Legal Wording for a Residual Gift:

*“I give to Inclusion Saskatchewan, currently located at 3031 Louise Street, Saskatoon, Saskatchewan, S7J 3L1 \_\_\_\_\_\_\_\_ ( % ) of the rest, residue, and remainder of my estate to be used for its general charitable purposes.”*

1. Another way is to name a specific amount. Suggested Legal Wording for a Specific Gift:

*“I give to Inclusion Saskatchewan, currently located at 3031 Louise Street, Saskatoon, Saskatchewan, S7J 3L1 the sum of $\_\_\_\_\_\_\_\_\_\_ to be used in support of its general charitable purposes.”*

**APPRECIATED SECURITIES – TAX PREFERRED GIVING**

Funding a charitable gift with appreciated securities (publicly listed stocks, mutual fund units, segregated funds) is often a better option for making a gift than writing a cheque, because the capital gain in a gift of qualifying securities is now completely exempt from taxation. If you make an in-kind donation of securities to Inclusion Saskatchewan, your taxable gains will be 100% eliminated and you will receive a charitable tax receipt for the full value of the gift. Please contact your broker to initiate a transfer of securities. In order for us to send you a tax receipt, please let us know of your intentions, by filling out this form.

**LIFE INSURANCE – A FLEXIBLE, COST-EFFECTIVE WAY TO GIVE GENEROUSLY**

When you designate Inclusion Saskatchewan as the owner and beneficiary of a new or existing life insurance policy -- on which you continue to pay premiums -- you receive a charitable receipt for the fair market value of the policy and for all future premiums paid. However, if you choose to name Inclusion Saskatchewan as a beneficiary only, then the policy proceeds will be paid directly to Inclusion Saskatchewan upon death and your estate will receive the donation receipt. The generous tax credits that result can then be used by your estate to offset taxes owing on your taxable income, and can provide your heirs with tax advantages. In either case, please use our legal name: Inclusion Saskatchewan.

**REGISTERED RETIREMENT FUNDS – ENJOY RETIREMENT, AND TAX EFFECTIVE GIVING**

RRSPs/RRIFs are a great way to defer tax while enjoying retirement, but they become taxable as income in the year of death. Naming Inclusion Saskatchewan as a beneficiary of an RRSP/RRIF or a Life Insurance policy can reduce the taxes owed by your estate, and your heirs. To donate an RRSP/RRIF, name Inclusion Saskatchewan as the beneficiary, and your estate will receive a tax receipt for the full value of the gift.

**When Preparing your Will or Beneficiary designation, Please Note our Legal Name:**

*Inclusion Saskatchewan Inc.*

*3031 Louise Street, Saskatoon, Saskatchewan, S7J 3L1*

*Charitable Registration No: 10795 5403 RR0001*

Thank you for supporting Inclusion Saskatchewan! Please contact Connie Andersen at ConnieA@inclusionsk.com or 306-955-3344 for more information or to discuss your legacy planning options.

\*Please note that the information in this document and in Road Map to the Future does not constitute legal or professional financial planning advice and should not be substituted for appropriate professional counsel. Inclusion Saskatchewan encourages you to seek qualified, legal and financial advice before deciding on a course of action.