

THE GREATEST INVESTMENT

By Nikolaus Reuper



The most significant impact a person can make in society is to ensure the safety of future generations. Your financial partnership with the Toronto Right to Life Association can help to shape and transform lives that otherwise would not have existed. By utilizing your financial assets in the wisest fashion, you can build your legacy into a lasting and living tribute to the causes nearest and dearest to your heart. Also, your family members will remember the value you placed on every human life. On behalf of those you help to save, we thank you.

The following giving options will lead you to implement a sound financial plan for your immediate needs, while leaving a lasting contribution for future generations.

These include:

a) Last Will and Testament:

When you leave assets to the Toronto Right to Life Association in your will, this eases probate fees and capital gains taxes that must be paid by your estate, while providing continued support to their work after your lifetime. Your gift can include securities, cash, and any other assets, such as personal property or real estate holdings.

b) Life Insurance:

Making the Toronto Right to Life Association the beneficiary of your Life Insurance Policy will bring about tax benefits to you, while allowing you to make a much larger gift than you probably imagined was possible.

c) Securities:

It is possible to transfer stocks, bonds and mutual funds directly to the Toronto Right to Life Association, which allows you to make a potentially greater gift for less cost, while reducing any ensuing capital gains tax (on appreciated securities).

d) Charitable Gift Plus Annuity:

If you are 65 or older, your immediate cash gift or other cashable assets can provide many benefits, such as:

1. an immediate gift to assist the work of the Toronto Right to Life Association;
2. a guaranteed income for life often at a greater rate of return than other investments, including GICs;
3. an immediate tax receipt for the gift portion; and
4. in some cases, based on the giver's age, tax-free income.

e) Personal Property:

You can donate any residential, commercial or vacation real estate holdings to build the size of your legacy. With this method, you receive an immediate tax receipt and offset any payable capital gains tax.

f) RRSPs or RRIFs:

If you choose to name the Toronto Right to Life Association as beneficiary, your estate will receive a tax receipt that will offset taxes payable because of the distribution of the RRSP or RRIF.

g) Endowments:

Financial gifts that are substantial can create an endowment fund that ensures your legacy will continue to have a powerful impact on the work of the Toronto Right to Life Association for many years to come. These endowments can be established in your name or that of a loved one.

We at the Toronto Right to Life Association appreciate the heart and vision of all those who choose to leave us a legacy. If you have any questions or wish to speak with our [Planned Giving Consultant Nikolaus Reuper](#), please call us at 416-483-7869 or e-mail us at righttolife@on.aibn.com.

