

Legacy Giving

Wills and Bequests

“Others before us created and built the legacy of the United Church. Now it's our turn to leave a legacy and build up the church for future generations.”

—Tom Alton, Oakville, ON

The most common form of legacy gift is a bequest in your will. You can direct your bequest to any area of the church's work, such as your congregation, or divide your gift among several programs and ministries of the United Church. Types of bequests include

- **Specific bequest:** The church receives a stated sum of money, a percentage of your estate, or specific property such as real estate, securities, or other items.
- **Contingent bequest:** The church receives all or part of your estate when other named beneficiaries have died.
- **Residual bequest:** The church receives all or a percentage of the remainder of your estate once other specific bequests have been filled.
- **Trust remainder bequest:** Named beneficiaries receive the income from a trust as established by your will. When the named beneficiaries die, all or part of what remains of the trust goes to the church.

Benefits of Making a Bequest

- You have the satisfaction of knowing that your legacy gift will support transformational ministry.
- Your gift helps to ensure our church will be here for future generations.
- A gift to your congregation can enable opportunities for whatever the future may hold.
- Giving a percentage of your estate keeps your gift in line with your assets as they change in value.
- Your estate obtains a charitable tax receipt for the full amount received.
- A bequest produces a tax credit of up to 100 percent of your estate's taxable income on your final income tax return. This credit may be carried back to the previous year.
- If you leave property such as stocks or real estate that has appreciated in value, your gift may be exempt from capital gains.
- When the church is named the direct beneficiary, tax credits include the proceeds of RRSPs, RRIFs, TFSAs, and life insurance policies, including group policies.

“I have included The United Church of Canada in my will to honour the commitment of my parents. I feel strongly that we must share our good fortune—in life and in perpetuity.”

—Lorri Apps, Winnipeg, MB



The United Church of Canada
L'Église Unie du Canada
Philanthropy Unit • 1-800-268-3781
legacy@united-church.ca • www.united-church.ca

**GOD'S MISSION
OUR GIFTS**

The information provided is for donors to The United Church of Canada. We have made every effort to ensure accuracy, but the information may not apply in every situation. Please check with your personal professional advisers.

Legacy Giving

How to Make a Bequest

If you currently have a will and wish to change it, your lawyer can prepare a codicil. A codicil is an amendment that allows you to change part of your will while leaving the rest of it as is.

If you are preparing a new will, discuss your intentions with your lawyer, who will help you draft the appropriate clauses. Here are sample bequest wordings:

A bequest to support your congregation or a ministry of the wider church:

I leave to XX United Church (include address) or its successor, a congregation of The United Church of Canada, (state share or percentage of estate or specific amount). I direct this money to be used for (state program or area of work you wish to support).

I leave to The United Church of Canada, 3250 Bloor St. West, Suite 300, Toronto, ON, M8X 2Y4, (state share or percentage of estate or specific amount). I direct this money to be used for (state program or area of work you wish to support).

A bequest to support your congregation or a ministry of the wider church in perpetuity:

I leave to the trustees of XX United Church (include address) or its successor, a congregation of The United Church of Canada, (state share or percentage of estate or specific amount). I direct this money be kept and invested in perpetuity with income generated to support (state program or area of work you wish to support).

I leave to The United Church of Canada Foundation, 3250 Bloor St. West, Suite 300, Toronto, ON, M8X 2Y4 (state share or percentage of estate or specific amount). I direct this money be kept and invested in perpetuity to support (state program or area of work you wish to support).

To explore opportunities for capital gifts, including personal endowment funds, please contact The United Church of Canada Foundation or speak with your regional Financial Development Officer.

For More Information

Please contact



The United Church of Canada
L'Église Unie du Canada
Philanthropy Unit • 1-800-268-3781
legacy@united-church.ca • www.united-church.ca

GOD'S MISSION
OUR GIFTS

The information provided is for donors to The United Church of Canada. We have made every effort to ensure accuracy, but the information may not apply in every situation. Please check with your personal professional advisers.

Legacy Giving

Wills: Questions and Answers

Do I Need a Will?

Yes. Everyone needs a will, regardless of the size of their estate. When you die without a will, your provincial government applies a formula to distribute your assets. The government also appoints an executor for you and a guardian for any dependants. This process is time-consuming, emotionally draining, and a financial burden for those closest to you. With a will you make your own decisions, ensure your wishes are clear, and have peace of mind.

When Should I Update my Will?

When your life changes, so should your will. Professional advisers suggest you review your will every three to five years. A change in your life situation—marriage or divorce, childbirth, a death in the family, or a significant change in your financial assets, for example—merit reviewing your will. Sometimes you may only need to add a codicil, which is a legal change or addition to your current will. Always consult a lawyer (or a notary in Quebec) to create or update your will.

Who Should Be My Executor?

Choose someone you trust who is geographically close and whom you feel can take on the administrative and emotional responsibilities. Having more than one executor may be helpful but unnecessary. Consider choosing someone younger than yourself as well.

How Do I Remember the Church in My Will?

If you wish to remember your church with a legacy gift, you must state this clearly in your will. People leave their church a legacy gift for the same reasons they give a portion of their income to the church during their life: giving reflects the continuing stewardship of God's abundance.

Where Can I Get Help before I Talk with My Lawyer?

The United Church can provide you with expert assistance; please see the contact information below. We would be happy to send you a complimentary *Will Workbook* to get you started.

For More Information

Please contact



The United Church of Canada
L'Église Unie du Canada
Philanthropy Unit • 1-800-268-3781
legacy@united-church.ca • www.united-church.ca

GOD'S MISSION
OUR GIFTS

The information provided is for donors to The United Church of Canada. We have made every effort to ensure accuracy, but the information may not apply in every situation. Please check with your personal professional advisers.