Ways to Give and Make an Impact

and dream new dreams … for generations to come

How has the Church helped you live out your life and spiritual values?
How has it shaped your faith and brought meaning to your life?

TUCC and the Church have been living and breathing parts of key moments in your life, family, friends and the community. And will be greatly needed in the future. You can help TUCC dream new dreams for the Church, locally, and across the four regions TUCC serves.

This handout details the benefits of the different ways you can make a current and/or Legacy Gift and receive substantial tax benefits. But more importantly live out your faith, hope and life values. We hope you will find this handout informative.

Like many visionary partners, you can support and direct the Church of the future by planning with hope and inspiring foresight. By choosing to include an existing ministry fund or create a new one, with TUCC, now or in your estate plans, you can keep the Church's mission and ministries active locally and within the regions TUCC serves.

And you will:

- Keep congregations and other areas of ministry, within the regions TUCC serves, strong into the future.
- Make a significant impact by connecting your valuable resources with vital and innovative ministries now and … for generations to come.

TUCC can help you do this by:

- Offering objective advice and working with your professional advisors to structure a current or legacy gift to an area of the Church, that TUCC serves, and that you deeply care about.
- Equipping local, and regional congregations and ministries by helping facilitate gifts and seed innovative ministries in the areas of the Church we serve.
- Being good stewards and ensuring the safe management of your money.
- Handling the administration for more complex gifts, like gifts of securities … and much more.

TUCC connecting resources with ministry

Ways to Give	Age	Benefit to You
Gift in Your Will (also known as a bequest)	Any age	• Get the satisfaction in having your faith and life values live on after you pass away. • Easiest type of estate gift to make. • Receive an estate tax credit of almost ½ of your gift to pass on to other beneficiaries. • Flexible gift which can altered during your lifetime.
Life Insurance	Best under age 65; Existing paid up policy – best over age 65	• Enjoy the peace of mind knowing a significant gift is in place for innovative ministries for future generations. • Make a large gift for the future with a small amount today. • Can be structured so that you experience the tax benefits now and during your lifetime. • Put an existing paid-up policy to work for vital mission and ministry.
Life Beneficiary	Any age	• Be comforted by creating a lasting legacy for future innovative ministries in the Church. • Make TUCC the beneficiary of your RRSP, RRIF, life insurance policy or TFSA knowing your estate will receive a sizeable tax credit for other beneficiaries.
Gift of Securities (Equities traded on major stock exchanges)	Any age	• Give an immediate gift to an area of the Church you deeply care about and realize a tax benefit by not paying the capital gains on appreciated securities (stocks) • Structure a gift that will enhance the lives of future generations.
Charitable Gift Annuity (pays a guaranteed income for life)	Best for age 65 and older)	• Enjoy making a significant gift and a personal statement of who you are to benefit thousands in the future. • Receive guaranteed income for life (and your spouse if you wish) at a high rate usually with little or no tax. • Be comfortable by never worrying about investing risk again. • Be surprised by receiving an immediate charitable tax credit.

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Ways to Give	Age	Benefit to You
Endowment (during your lifetime, and/or when you pass away)	Any age	• Make a bold statement by creating a gift that will keep giving far into the future, keeping areas of the Church, through TUCC, an important part of the lives of future generations. • Fund the endowment now or through your estate (or now and top it up from your estate). Enjoy knowing of the tax credit you will receive now (or for your heirs). • Take immense pleasure in naming the fund after someone you have loved, memorializing them for decades to come. • Feel at ease knowing you are living out your faith and life values.
Donor Advised Funds	Any age	• Work with your financial advisor to create a "donor advised fund" that gives you the immense pleasure of annually directing your gift to causes like the TUCC, which you care about deeply. • TUCC can also help you create a donor advised fund, ask us how. • Recognize the efficiency of receiving a large tax credit when you most need it.
Charitable Remainder Trust (a gift for the future that produces income for life and a large tax receipt now)	Best for those age 65 and older	• Structure a future gift that will enhance the faith and lives of future generations. • Receive taxable income every year that you (or you and your spouse) live. • Benefit immediately with a large tax credit that you can use to reduce other taxes in the current year.

PLEASE SEEK EXPERT ADVICE: Any of these gifts made during your lifetime or through your estate requires professional advice. The Toronto United Church Council strongly recommends that you seek such advice to ensure your financial goals are considered, your tax situation reviewed, and that your gift is tailored to your circumstances. A financial or legal advisor should review in detail what best fits for you.

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