

**Little Brothers**  
Foundation

Embracing the Elderly

**Donor Guide**

**Making a Planned Gift**



**Ensuring the  
elderly will never  
be lonely again**



**1,1 million**  
elderly people  
over 75

## What is a planned gift?

There are many ways to make a planned gift, and the tax benefits vary depending on the type you choose. This short guide aims to outline various options to help you decide which one best suits you. However, we firmly encourage you to seek professional advice from a qualified accountant, lawyer, or financial advisor, before you make your decision.

## Why make a planned gift to Little Brothers Foundation?

There are currently 1.1 million seniors over the age of 75 in Québec. Among them, 10% are at risk of suffering from social isolation and these numbers are expected to double over the next decade.

Little Brothers is one of the most well-renowned organizations helping to counter the isolation of seniors today. However, our financial needs – the resources necessary to accomplish our mission – have never been greater. Investing in our cause by making a planned gift is a powerful way to help our organization and ensure that your values transcend your own lifetime.

Making a planned gifts is a unique and emotion-filled gesture that also requires reflection and forethought. It is an act of generosity that will resonate and have a positive impact long after you are gone.

*"When my spouse was hospitalized, he was there for quite a long time, and I visited him every day. Once or twice a week, the person who shared his room received visits from a very kind lady who made sure he had everything he needed.*

*Upon enquiry, I discovered, to my surprise, that she was not a sister or a friend, but a volunteer with Little Brothers. I also discovered that these two people had been paired and that this was a form of lifelong companionship provided to elderly people without a family.*

*I was touched by this organization's mission and am now pleased to offer my support through my estate planning. This allows me to make a larger contribution during my own lifetime, while benefitting from a tax credit."*

Louise, Little Brothers **Legacy Circle** donor



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## Making a bequest

This type of gift gives you the option to leave all or part of your estate to the Little Brothers Foundation. For most Quebecers, it is the most generous gift of their lives and the one that will have the biggest impact on their chosen cause.

Bequests allow you to donate, at your discretion, a specific amount of money, real estate, a portion of your assets, or all of these if you have no descendants.



### ADVANTAGES

- Does not affect your assets during your lifetime
- Revocable (you can change your will at any time)
- Prolongs your commitment to countering the isolation of seniors
- Allows you to leave a legacy (if you wish, your gift will be recognized by the organization)
- Benefits your heirs through a tax credit based on the value of the tax receipt.

To make a bequest, simply contact us to inform us of your intentions. We will advise you on how to add a clause to your will to indicate the gift you would like to make.

*"Our father was very sensitive man, acutely aware of the human condition. During his lifetime, he maintained close ties with many charitable organizations that he supported through donations and volunteer work. That is why he decided to make a bequest to Little Brothers in his will, to support elderly people suffering from loneliness. We were infinitely saddened when he passed away in April 2009, but his commitment to Little Brothers lives on and gives us comfort."*

**Claude and H el ene Jean,  
in memory of Paul-E. Jean  
(1937-2009)**



## Donating a life insurance policy

Naming the Little Brothers Foundation as the beneficiary of a life insurance policy is a great way to make a significant gift. This type of gift is flexible and allows you to add Little Brothers Foundation to your list of beneficiaries or assign ownership of your life insurance to them in full.



### ADVANTAGES

- Maximizes the value of your donation and, depending on the option you choose, you or your estate will receive a tax receipt
- Ensures you leave a legacy and have a positive impact on the lives of the elderly for years to come

## Acquiring and transferring life insurance

Another option consists of taking out a life insurance policy, assigning it to the Little Brothers Foundation and making the premium payments, which entitles you to an annual charitable receipt for the value of the premiums. This is a considerable tax advantage during your lifetime.

To make a gift of life insurance, speak with your insurance provider and contact us for personalized assistance.

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## Donating shares

The gift of shares is a tax-efficient option as shares transferred to a charitable organization are in fact tax-exempt. This type of gift allows you to receive a tax receipt for the full market value of your securities at the time of transfer.

It is financially advantageous to make a gift by transferring your shares directly to the Little Brothers Foundation rather than selling them and then transferring the gains to the organization.



### ADVANTAGES

- Maximizes the value of your donation since the capital gain on your shares will be taxed less
- Provides you with a tax receipt and a tax deduction

To make a gift of shares, talk to your financial advisor and contact us, we will send you the required form.



## Other ways to plan your gift

There are other ways to provide a gift to Little Brothers Foundation. Each has its advantages depending on your personal situation.

You may:

- Gift an RRSP
- Gift movable or immovable properties of significant market value
- Create an endowment or dedicated fund (trust, private fund in a community investment foundation, etc.)

For more information, do not hesitate to contact us. We will be more than happy to guide you in your choices and help with procedures. You can also ask your financial advisor to suggest a gift-giving plan adapted to your needs.

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## A huge thank-you for your generosity

A planned gift is one of the most noble and meaningful ways to support Little Brothers. By choosing to help isolated seniors in this way, you are passing on a legacy that will inspire those around you. You are demonstrating that we can continue to make a difference, even after life.

Your generosity will allow the people we affectionately call our «Great Friends» to be well taken care of and receive all the love and support they deserve.

On their behalf, we would like to extend our sincere appreciation for your gesture.



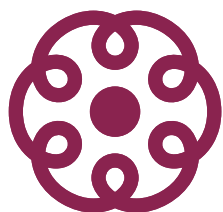
**Contact us today to learn more about the benefits of including a charitable donation in your will.**

**Carole Mercier,**  
Director, individual major gifts and planned giving

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