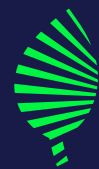


# Make a gift of retirement funds.



LEGACY  
GIVING

ALBERTA  
CANCER  
FOUNDATION

By making the Alberta Cancer Foundation the beneficiary of your retirement funds, you'll be joining Alberta's More Hope Movement and ensuring Albertans facing cancer have the support they need and the very latest treatments, now and in the future, while not affecting your current situation. You worked hard to provide for your life, your family, and your future. The savings you didn't get a chance to use could enable us to capitalize on the latest treatment options and drive the pace of innovation. More hope means more discoveries. More love. More innovations. More moments for Albertans facing cancer.

## A gift of registered/retirement funds.

Many people have a significant portion of their wealth invested in Registered Retirement Savings Plans (RRSPs), Registered Retirement Income Funds (RRIFs) and other deferred pension plans or registered savings plans. When the owner of a registered plan passes away, it can roll over, with tax deferred, to a surviving spouse or, in some cases, a dependent child. On the passing of the surviving spouse/dependent child, the total remaining value of those funds becomes taxable on that individual's final tax return.

Registered assets of RRSPs, RRIFs and potentially some pensions will be fully taxed at the marginal income rate upon passing. In the worst cases, this can be almost half of the asset (top marginal Alberta ordinary income tax bracket is 48%).

Gifting an RRSP, RRIF, or other retirement fund is as simple as naming the Alberta Cancer Foundation as the beneficiary of all or a portion of your fund.

## Benefits to you and your estate.

A gift of retirement funds gives you a chance to make a planned and potentially significant future gift while retaining the use of your hard-earned savings in your lifetime. Additional benefits include the following:

- Your wishes can be easily updated by using a beneficiary form through your asset holder. You do not need to update your will and you can change your beneficiaries as often as you wish at no cost.
- By using a multiple beneficiary form, you can proportion your assets to more than one individual or organization thereby including your family and your charity.
- The funds are not part of your estate - this gift bypasses the will and probate stages to fulfill your last wishes quickly.
- Giving to charity can significantly reduce the tax owing on these hard-earned savings — the gift to a registered charity can be used to generate a tax credit worth up to 50% of the donation amount.
- As your gift size is a proportion of the registered assets, it will change as the value of these assets change, making it simple to plan your future charitable contribution.

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## The process.

Including charity as a beneficiary of your retirement funds can take as little as a minute and be accomplished in three easy steps.

### STEP 1:

Download your retirement plan provider's multiple beneficiary form. If you can't find the form directly, contact your advisor or reach out to us and we can try to help.

### STEP 2:

Update your form to include "Alberta Cancer Foundation, Charitable registration #11878 0477 RR0001". Write the percentage beside each beneficiary and be sure all together the total equals 100%.

### STEP 3:

Return your form to your provider, and then let us know you've made this plan so we can properly thank you and keep you informed of the more hope movement and work made possible by Alberta Cancer Foundation donors.

## More moments.



### Contact

We are happy to answer questions and support you while you consider your options.

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