

# PLANNED GIVING OPTIONS

QUEBEC-LABRADOR FOUNDATION

MAY 2018

## BEQUEST

### Donor Benefits

- ❖ Simple and flexible – make changes any time
- ❖ Retain use of your assets
- ❖ Designate a percentage of your estate, a specific amount, or a particular asset

### Advantages

- ❖ Federal estate tax deduction for amount of bequest

## DESIGNATION OF RETIREMENT PLANS

### Donor Benefits

- ❖ Easy to implement – usually requires a simple form

### Advantages

- ❖ Federal estate tax deduction for amount of gift
- ❖ No income tax liability for other beneficiaries of your estate
- ❖ Funds disbursed directly from custodian to QLF

## CHARITABLE GIFT ANNUITY

### Donor Benefits

- ❖ Secure, stable, guaranteed payments
- ❖ Uncomplicated, easy to understand
- ❖ Fund with cash or marketable securities

### Advantages

- ❖ Charitable income tax deduction in year of gift
- ❖ No income tax liability until payments begin
- ❖ Favorable capital gains treatment for gifts of appreciated securities

## CHARITABLE REMAINDER UNITRUST

### Donor Benefits

- ❖ Variable income for life or a term of years
- ❖ Income determined by percentage of market value each year
- ❖ Flexibility to meet income needs
- ❖ Fund with cash, marketable securities, closely-held securities or real estate

### Advantages

- ❖ Charitable income tax deduction in year of gift
- ❖ No capital gains tax on transfer of assets
- ❖ Potential estate tax savings

## CHARITABLE REMAINDER ANNUITY TRUST

### Donor Benefits

- ❖ Fixed income for life or a term of years
- ❖ Fund with cash or marketable securities

### Advantages

- ❖ Charitable income tax deduction in year of gift
- ❖ No capital gains tax on transfer of assets
- ❖ Potential estate tax savings

We hope that you will consider a planned gift to the Quebec-Labrador Foundation.  
Your attorney and financial advisor will advise on the best option for you.

For more information on how to accomplish your goals and leave a lasting gift to QLF,  
please contact Elizabeth Alling, President at Ealling@QLF.org ~ 978.886.0408 (Mobile)