

LEAVING A LEGACY FOR THE RICK HANSEN FOUNDATION

A planned gift perpetuates your commitment to the Rick Hansen Foundation. Not only will your planned gift help you achieve your philanthropic goals, but in many cases, it can provide significant tax savings to you or your estate.

A planned gift is tailored to you and your family's needs and goals, according to your life stage and financial situation. It is not just for the wealthy—a modest gift can make a significant difference. Your planned gift may be transferred during your lifetime or through your will. We would be happy to work with you and your financial advisor to help you choose the best approach to match your objectives. Please contact our Director of Community Giving, Renee Eaton at reaton@rickhansen.com or 778-296-1550 to discuss the options available to you.

Included in this document is the following:

- More information about Wills & Bequests, Gifts of Publicly Traded Securities, Charitable Gift Annuities and Life Insurance
- Sample wording for your will
- Gifts of Publicly Traded Securities form

Wills and Bequests

The most commonly planned gift is a charitable bequest, or a gift that is made through your will. You can choose to leave the Rick Hansen Foundation a pre-determined sum of money or a percentage of your estate. If you are considering a bequest to the Rick Hansen Foundation, we recommend that you explore the various donation methods to ensure your future gift is tax effective and takes your family's needs into consideration. Please speak to your legal and financial advisor about drafting or revising your will.

Sample wording for your will is provided on [page three](#) of this document. Our team can also provide other useful legal and tax information, as well as provide confidential assistance to you and your advisor.

Gifts of Publicly Traded Securities

Everyone with appreciated securities must dispose of them at one time or another and, if they keep the money for themselves, pay capital gains taxes on 50 percent of the appreciated amount. Giving the securities to charities can eliminate capital gains taxes and the donor receives a charitable donation tax receipt for the full market value of the securities.

To make a gift of securities, please print the Gift of Securities form and take it to your financial advisor or broker. The form can be found on [page five](#) at the end of this document.

Charity Gift Annuities

Please contact a Rick Hansen Foundation representative to discuss your desire to give a charitable gift annuity.

Life Insurance

A gift of life insurance allows you to arrange a future gift to the Rick Hansen Foundation through various payment options.

If you have an existing insurance policy you no longer need, you may donate that policy by making the Foundation the owner and beneficiary. The Foundation will issue an immediate charitable donation receipt for its fair market value. You will also receive a charitable donation receipt for any future premiums paid on that policy.

If you take out a new policy with the Foundation as owner and beneficiary, you will receive a charitable donation receipt for the annual premiums you pay.

If you have named the Foundation as beneficiary on an existing policy (and not the owner), you will not receive charitable donation receipts for the premiums paid or for its fair market value. Rather, the tax benefit goes to your estate after your death.

Charitable donation receipts for bequests of life insurance proceeds may be used to offset up to 100 percent of net income in the year of death. Excess credit may be carried back to the previous year. Gifts of life insurance are an exciting option for younger donors who want to make a large gift but have limited resources at the moment because of family or business needs.

Benefits of a Gift of Life Insurance

- You delight in the joy of giving.
- A substantial gift in the future is left to support the mission of the Rick Hansen Foundation.
- A gift of life insurance does not reduce the size of your estate.
- Premiums are tax-creditable for new policies.
- You receive a charitable donation receipt to use against income for premiums paid.

SAMPLE WORDING FOR YOUR WILL

You can leave a gift to the Foundation in your will, just as you would for a person. In doing so, you can create a lasting legacy for the future without diminishing your assets today. Your estate will be issued a charitable receipt for the value of your gift.

The following information is provided as general information and should not be taken as formal legal or tax advice. We encourage you to consult with your own legal and financial advisors before taking any action. We would also encourage you to consult with our Development Office to ensure that your gift will fulfill your wishes.

A bequest can be a specific dollar amount, a percentage or share of the residue of your estate (what's left after all other fees and beneficiaries are paid), a gift of real estate, securities, or other assets such as works of art.

If you are considering a gift in your will, and would like to discuss the options, in confidence and without any obligation, please contact the Foundation.

SAMPLE WILL CLAUSES

Each bequest is unique and therefore, no single clause will meet everyone's needs. We are pleased to provide the following sample will clauses for your review. We strongly recommend that you seek legal and financial advice before establishing a bequest; your lawyer will craft the final will clause, and your financial advisor will be able to recommend the most tax effective way to make this gift (e.g. whether through cash, securities, life insurance, etc.).

Unrestricted Bequests

"To pay or transfer (_____% , or _____ share(s) of _____ equal shares of the rest and residue, or the sum of \$ _____) to the Rick Hansen Foundation for its general purposes."

Restricted Bequests

"To pay or transfer (_____% , or _____ share(s) of equal shares of the rest and residue, or the sum of \$ _____) to the Rick Hansen Foundation for the benefit of _____ (specific area, program or project.)"

Power to Vary Clause (please include if Bequest is Restricted): "In the event that unforeseen circumstances make the specified use of this bequest no longer practical or desirable, the Foundation Board is hereby authorized to make such changes that are in keeping as far as possible with the spirit and general intent of this bequest."

Our registered charity number is 10765 9427 RR 001 and our correct mailing address is:

Rick Hansen Foundation
300 – 3820 Cessna Drive
Richmond, BC, Canada
V7B 0A2

If you are considering a gift in your will, and would like to discuss the options, in confidence and without obligation, please contact:

Renee Eaton, Director – Community Giving
Rick Hansen Foundation
Email: reaton@rickhansen.com
Phone: 778.296.1550

GIFT OF PUBLICLY TRADED SECURITIES TO RICK HANSEN FOUNDATION

This form should be signed by the donor and submitted to the donor's broker. The donor is asked to confirm with Renee Eaton at 778.296.1550 or reaton@rickhansen.com at the Rick Hansen Foundation that these instructions have been delivered to their broker. The donor's broker should fax this form to the Foundations' broker.

Attention: GIANNI TESSAROLO, Scotia Asset Management LP

Fax: 604.718.7161

Tel: 604.718.7124

I am transferring _____ (#) shares of _____ CUSIP # _____

Anticipated Value: _____

Client/Donor Name		
Financial Institution		
Account #		
CUID Number	DTC Number	Intermediary Code

Client/Donor Authorization Signature

Date

Electronically to:

Client Name: **Rick Hansen Foundation**

Account: # **78022913-1-5**

Company Name: **Scotiastrust**

CUID Number: **BNSC**

DTC Number: **4816**

Intermediary Code: **BNSG**

Advisor Information
Donor Name to appear on official tax receipt
Donor address for tax receipt

Please use this gift as follows:

Top priority of Rick Hansen Foundation

or

Specific purpose:

Spinal Cord Injury Research

Quality of Life Grants

Other: _____

Cc: Rick Hansen Foundation, Planned Giving (Fax: 604-295-8159)