

How to leave \$100,000 to benefit your community, without affecting your lifestyle (...or your estate)

If you are thinking about your estate plans, are charitably minded and anticipate taxable income on death, talk to your financial advisor about **charitable bequests and RRSP's**.

How it works

Donate RRSP's to the Jewish Community Foundation via a Will bequest.

Purchase a life insurance policy in the same amount, benefiting your estate.

The insurance proceeds - less the cost of premiums - may be worth more than the bequest your heirs would have received after tax!

Your gift to our community is a precious and lasting legacy.

Bottom line:

A substantial gift to your family and your community

Charitable bequests and RRSP's Reach beyond.

More information in the JCF Gift Planning Handbook



| The Plan | |
|---|--------------------|
| Legacy to community: <i>(Value of RRSP's left to JCF)</i> | \$300,000 |
| Life Insurance proceeds | \$300,000 |
| Less cost of premiums (varies) | (\$100,000) |
| Family inheritance | \$200,000 |
| With no gift plan... | |
| Value of RRSP's | \$300,000 |
| Less taxes | (\$150,000) |
| Family inheritance | \$150,000 |