

## Leaving a Legacy

**‘We believe in God:  
who has created and is creating...  
who works in us and others by the Spirit.’**



In the beginning God created all that was and continues to create all that is. God has abundantly blessed us with an enduring faith, and a worship community of all those who have gone before us, and those who will follow us.



Our faith isn't about us—it is about reaching out to everyone, now and into the future. The Spirit calls us to mission now and *into the future* to ‘embody the Love of God’.

*Leaving a Legacy* to Nelson United Church creates an opportunity to continue to pursue our purpose — ‘Daring to live the way of Jesus’ — and our ministries far into the future.

**Let us show you ways in which  
*Leaving a Legacy*  
can make you the expression of God’s  
abundant love *now* and for *years to come* at  
Nelson United Church**



### **Leaving a Legacy...**

is very simple, as simple as planning to make a gift. Planned gifts are generally funded from accumulated resources or assets, rather than income.

The most common Planned Gift received by the church is a Bequest. The tax benefit from a Bequest accrues to the donor's estate. Our church office can also arrange several gifts which allow you to make a gift in the future but receive the tax benefits now.

You can designate your **Legacy Gift** to two broad umbrella funds — Youth and Community — that encompass all the various ministries of Nelson United Church: Youth scholarships and program funds, community outreach and church building, memorials — the possibilities are abundant and rich with the excitement of giving!

### **Wills and Bequests [see back cover]**

Your Gift Planners can help you find the language you need in your Will to ensure that your bequest goes exactly where you intended it.

### **Gift Annuities**

A Gift Annuity returns a competitive rate of income to you, most or all of which is tax-free, and a residue which goes to the church programs of your choice.

### **Gift of Life Insurance**

You can donate an existing life insurance policy to the church or purchase a new policy through your insurance agent. The church must be the owner and beneficiary for you to receive tax creditable premiums.

### **Gifts of Listed Securities**

Gifts of Listed Securities can be made at a relatively low cost. The taxable capital gain arising on a transfer of publicly listed securities to the church is now 0%.

### **Charitable Remainder Trusts**

You can create a Charitable Remainder Trust which will pay you an annual taxable income. A tax receipt is issued for a significant portion of the Trust principal. The Trust principal in full flows to the church operations or programs of your choice upon your death.

### **Gifts of Residual Interest**

You can make a gift of real property to the church: real estate, antiques, art works, etc., and continue to use the property. A tax receipt is issued for a portion of the value of the real property.

### **Cash Gifts and Interest-Free Loans**

Cash gifts can be arranged to deliver optimum tax benefit. An interest-free loan can give the church income from capital which is not taxable to either the church or to you, the donor.

### **Gifts of Stripped Bonds**

A gift of a Stripped Bond is a gift that grows over time. You put an amount in place now which will grow into a much larger gift.

### **Named Endowments**

A gift that keeps giving and giving from the capital that is invested for a specific purpose. For these gifts to make a mission or ministry viable, a larger investment is best considered.

### **Gifts from RRSP's and RIFF's**

Naming Nelson United Church as the beneficiary of your RRSP or RIFF can provide a significant future gift for mission and ministry.

Do you need  
more information?

### General Response Form

- Wills and Bequests
- Gift Annuities
- Gift of Life Insurance
- Gift of Listed Securities
- Charitable Remainder Trusts
- Gift of Residual Interest
- Cash Gifts & Interest Free Loans
- Gifts of Stripped Bonds
- Named Endowments
- RRSP-RIFF Proceeds

Comments:

Name \_\_\_\_\_

Address \_\_\_\_\_

E-mail \_\_\_\_\_

Phone \_\_\_\_\_

## Nelson United Church

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## ***Wills and Bequests***

*A Bequest is a gift made through your Will. Everyone needs a Will regardless of the fact that 50% of us don't have one. Do you really want the government to write your final legacy? We hope not!*

*What we hope is that you will take this opportunity as a Christian to put your affairs in good order. Acknowledging that all we have comes from God, and after providing for your loved ones, consider leaving a legacy to your faith community at Nelson United Church. To help make these important decisions, please ask for a complimentary Will Workbook. This will get you started.*

***Always consult a lawyer to structure or update your Will.***

*Some fellow church members can also assist you with any questions you may have. We can contact you, sit down with you and your family to discuss your values and help with the wording of your legacy gift. All services are without cost and obligation.*

***Some sample wordings are:***

*I leave \$\_\_\_ to Nelson United Church for the purpose of community and youth programs.*

*I leave \_\_\_% of my estate to Nelson United Church to be equally divided with one portion supporting community and one portion to be used as the church Board directs.*

### ***Tips:***

- *flexibility is better than rigidity as the future changes*
- *donate a % of your estate so your gift is in line with the changing value of your assets*

*We dare to live the  
Way of Jesus,  
embodying the  
Love of God*



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Creating ...  
Community ...  
Commitment

*Leaving a  
Legacy*

Nelson  
United Church

**The Purpose of  
Legacy Giving**

*The Legacy Fund is a vehicle for you to set aside money or other wealth from end-of-life assets rather than from monthly or annual income. You give a percent of accumulated assets so that Nelson United Church is able to continue its mission in the Nelson community, and beyond, well into the future.*

**Responsible  
Administration**

*The investment policy at Nelson United Church calls for a professional firm to manage your legacy gift ethically and in accordance with our purpose and mission. Your gift will be safely invested and properly managed. The Legacy Fund will grow in value while providing ongoing income to Nelson United Church.*

**Responsible to  
our community**

*The Legacy Fund is structured as an umbrella fund in two broad categories – Community & Youth – to ensure maximum flexibility in meeting the future needs of Nelson United Church as we create community and commitment to our purpose in 'embodying the Love of God'.*