

Estate & Gift Planning

Providing a Future for Homeless Pets



**Regina
Humane
Society**

“Loyalty in humans is generally acquired; Loyalty in animals, where found, is always natural. In the Regina Humane Society there are animals that would have given their life for their human master. Forsaken, they now look askance at you. Give whatever you want, but please leave a bequest!”

-Saros





Together we can ensure

a brighter future for homeless, lost, abandoned and abused pets

Thank you so much for your interest in making a bequest to the Regina Humane Society. In this brochure, you will find important information on creating or updating your financial and estate plans – all while helping pets in need.

Whether you choose to name the Regina Humane Society in your will or trust, create a gift that will provide you income for life or give through your retirement fund or life insurance, these planning tools offer the opportunity to help ensure that we will be there, committed to the welfare of animals, for many years to come.



The rewards of gift planning

Planned gifts, which are donations made through long term estate or financial plans, allow you to contribute to a cause you care deeply about, while also considering your financial needs and tax-planning strategies.

Not only will these gifts make a life-changing difference for the homeless, lost, abandoned and abused pets in our care, they also improve your financial and tax situation – both now and in the future. Gift planning may allow you to:

- Receive a current income tax deduction
- Eliminate long-term capital gains tax
- Increase income and effective rate of return
- Reduce possible estate and gift taxes

Because planned gifts are generally deferred until after your lifetime, your current income and assets aren't affected. With many planned gifts, you have the right to change your mind at any time throughout your lifetime as your personal situation and finances change.

“Everyone needs to give to something because it feels good to be doing good. You have to ask yourself ‘what affects my life, what is it I want to support?’ The Regina Humane Society is one of the places I support now and will support through a bequest because I love animals. It enriches my life.”

-Margaret



“Everything is linked. A well treated pet is a reflection of a healthy family, and collectively builds a strong community. We do our part to keep our community strong by giving to the Regina Humane Society - donating regularly while we're alive and bequeathing to them at our death.”

- Louise and Dan



The Regina Humane Society 1964 Legacy Society

The Regina Humane Society 1964 Legacy Society recognizes those good stewards who have made or will be making gifts in the form of a bequest or other planned gift to the Society. The 1964 Legacy Society thanks those individuals who have responded to the Society's invitation to include the organization in their estate plans.

Gift Planning opportunities

You can help homeless, lost, abandoned and abused pets and become a member of the Regina Humane Society 1964 Legacy Society by creating an estate plan that includes a gift to the Regina Humane Society. The following pages highlight some of the many ways to make a gift in your estate plans.



Choose the option that matches your goals

Your Gift	Bequest	Outright Gift of Cash	Outright Gift of Securities
Your Goal	Defer a gift until after your lifetime.	Make a quick and easy gift.	Eliminate tax on capital gains.
How to make the Gift	Name the Regina Humane Society in your will (designate a specific amount, percentage or share of the residue).	Simply write a cheque, make a cash or credit card donation now.	Contribute long-term appreciated stock or other securities.
Your Benefits	Control of your assets for your lifetime. Estate is entitled to charitable tax receipt for the gift's full value.	Immediate charitable tax receipt.	Immediate charitable tax receipt. Elimination of long term capital gains tax.

Gift of Retirement Plan Assets	Gift of Life Insurance	Gift of Real Estate	Charitable Remainder Trust
<p>You could eliminate the taxation on RRSPs and RIFs or other employee benefit plans (dependent on terms of employee plan).</p>	<p>Make a large gift with little cost to yourself.</p>	<p>Make a gift of property no longer needed and generate a charitable tax credit.</p>	<p>Secure a fixed and often increased income or create a hedge against inflation.</p>
<p>Name the Regina Humane Society as the beneficiary of your retirement assets.</p>	<p>Change ownership on a life insurance policy you no longer need.</p>	<p>Donate the property to the Regina Humane Society.</p>	<p>Create a trust that pays income annually; the principal is retained for the Regina Humane Society.</p>
<p>Allows you to make the gift from the more highly taxed assets, leaving better assets for family.</p>	<p>Upfront and/or ongoing tax benefit and/or lifetime benefit, when the Regina Humane Society becomes owner.</p> <p>Deferred tax benefit upon your death which can prove to be a valuable tax benefit for your estate.</p>	<p>Immediate charitable tax credit.</p> <p>Reduction or elimination of long term capital gains tax.</p>	<p>Variable of fixed income for life.</p> <p>Immediate charitable tax credit.</p>

Please consult your financial advisor for details on all these options.

Wills

Making a bequest to the Regina Humane Society is simple; a few short sentences are all that is needed. You can decide whether you prefer to leave a percentage of your estate to the RHS, a specific amount of money or make it contingent on certain events. Because you are not actually making a gift until after your lifetime, you can change your mind at any time. Additionally, if your estate is subject to taxation, your gift may be entitled to a charitable tax credit for the full value of your gift.

BENEFITS:

- Distribute your assets according to your wishes
- Save on estate taxes with proper planning
- Make a bequest without giving up assets today
- Change your mind at any time

Please let us know if you have included the Regina Humane Society in your estate plans. We do not need to know the details, however, we would simply like to thank you and invite you to join the Regina Humane Society 1964 Legacy Society.



Sample Language

To create a bequest to the Regina Humane Society, please provide your lawyer with the following sample bequest language:

Specific Bequests

You can designate a specific amount or percentage of your estate that you wish to leave to the Regina Humane Society.

I give the sum of _____ dollars / gift of tangible property (real estate, securities, etc.) to the Regina Humane Society Inc., P.O. Box 3143 Regina, SK, S4P 3G7, CRA No. 119114064RR0001 to be used at the full discretion of the Board of Directors.

Designated Fund

I give (describe assets which are the subject of the bequest - for example, a stated sum or the residue of the estate or a percentage of the residue of the estate) to the Regina Humane Society Inc., P.O. Box 3143 Regina, SK, S4P 3G7, CRA No. 119114064RR0001, with capital and income used to support the following initiatives /programs: _____ and _____

Contingency Bequest

In case any bequest made by me in this will shall by reason of any beneficiary failing to survive me, or for any other reason fail to take effect, the property so bequeathed is to go to the Regina Humane Society Inc., P.O. Box 3143 Regina, SK, S4P 3G7, CRA No. 119114064RR0001.

Residual Bequests

You can designate a percentage of all or the remainder of your estate to the Regina Humane Society after specific provisions has been fulfilled.

To pay and transfer the residue of my estate to the Regina Humane Society Inc., P.O. Box 3143 Regina, SK, S4P 3G7, CRA No. 119114064RR0001 to be used for its own use absolutely.

or

To pay and transfer the residue of my estate to the Regina Humane Society Inc., P.O. Box 3143 Regina, SK, S4P 3G7, CRA No. 119114064RR0001 to be used for _____ (specific purpose).

If the specified purpose of this bequest is impractical or undesirable, the Board of Directors of the Regina Humane Society is authorized to apply this bequest to other purposes that conform as much as possible to the spirit and intent of this bequest.

Gifts under a will may take years before the actual gift is realized. As a result, there may be certain gifts whose purpose may no longer be valid. For this reason, we recommend the use of the above clause.

Gift of cash

You can support the Regina Humane Society both through a deferred gift and during your lifetime with an outright gift of cash. Your gift will help the pets in our care now.

BENEFITS:

- Get an immediate income tax deduction

Gift of securities

An outright gift may meet your needs if you have securities that are worth more than you originally paid for them and if you want to avoid paying taxes on their appreciation.

BENEFITS:

- Get an immediate income tax deduction
- Eliminate long term capital gains tax

Gift of retirement plan assets

You can name the Regina Humane Society as a primary or secondary beneficiary to receive all or a portion of the proceeds from retirement assets such as RRSP and RIFs.

BENEFITS:

- Eliminate all or portions of income or estate taxes when you name the Regina Humane Society as the beneficiary
- Receive partial tax savings when you give the Regina Humane Society a specific amount before giving your family the remainder

Gift of life insurance policies

You can name the Regina Humane Society as the primary or secondary beneficiary of all or a portion of your life insurance policies. You can also make an outright gift during your lifetime of fully paid life insurance policies you no longer need.

BENEFITS:

- Your estate will receive a charitable tax receipt on the policy proceeds bequeathed to the Regina Humane Society
- If you make the Regina Humane Society the owner of the policy, you will receive charitable tax receipts for premiums paid after the date of gift

Gift of real estate

Make a gift of real estate that is no longer needed to the Regina Humane Society. This may include homes or property.

BENEFITS:

- Receive a charitable tax receipt
- Enjoy a reduction or elimination of long term capital gains tax

Cash, listed securities or real estate is transferred to a trustee who holds and manages the assets. A trust indenture is required to establish a charitable remainder trust naming the Regina Humane Society as the residual beneficiary.

Following the execution of the trust indenture, property is transferred to a trustee. You may elect to receive income generated by the trust for a certain term or for your lifetime. The residue of the trust is transferred to the Regina Humane Society upon the death of the last beneficiary.

BENEFITS:

- Charitable Remainder Trusts provide the satisfaction you will be making a substantial donation to the Regina Humane Society
- Income is paid to you during your lifetime
- An immediate charitable tax receipt is issued to the donor
- The trust assets will not be subject to probate fees and other estate costs





**Regina
Humane
Society**

The information in this publication is not intended as legal or financial advice and may not reflect current law. We recommend that you discuss estate planning with your lawyer or financial planner. Legal and financial advisors can help you derive the greatest advantage from your gifts. We will be happy to work with your advisors to help you plan for tomorrow and receive maximum benefits today.

LEGAL NAME

Regina Humane Society Inc.

CANADA REVENUE AGENCY CHARITABLE NUMBER

119114064RR0001

BUSINESS ADDRESS

79 Armour Road
RM of Sherwood, SK
S4K 0A8