



YOUR WILL - ENSURING YOUR LEGACY CONTINUES

The Gift of a Legacy

After a lifetime of working to support the people and causes that you love, wouldn't it be reassuring to ensure that the values you are devoted to, continue to receive your support long after you are gone.

Remembering Frontier College in your will is a simple, thoughtful way to ensure you create a lasting legacy by continuing to provide vital support and education to Canadians battling literacy challenges. This way your gift can be larger than you imagined possible, and the causes you valued during your lifetime will continue to receive your support well into the future. You don't need to be wealthy to make a profound difference. In fact, you can make substantial donations without taking a big bite out of your current income or assets. Leaving a legacy is tax-smart giving. Legacies maximize tax benefits and protect your interests and those of your family.

Making a Difference Through Your Will

A will is one of the most important legal documents you may ever prepare. You've spent your lifetime working to build a legacy for your family and the causes that you believe in. A will ensures that your wishes are carried on after your death, and allows you to make some very important decisions, such as:

- Who will care for your children (the guardian).
- Who you will leave your possessions to.
- Who will manage your affairs (the executor).
- How to distribute your estate to save taxes.

*If you are considering leaving a gift to Frontier College, please note the correct legal name to include in your will is **Frontier College Foundation***

Without a will, these decisions will be made according to the laws of your home province and may not reflect your wishes. Additionally, your heirs will have to apply to the court system to act on your behalf. This process can be lengthy, costly and frustrating — all of which may be painful for your family and friends.

Most people draft their wills to ensure their family and close friends are cared for. Once this has been taken care of, you may choose to support some of the charities that have enriched your life or the lives of others.

Through a gift in your will to Frontier College you can leave a legacy of a promising future for Canadians battling literacy challenges. Such a gift would help ensure that we continue to raise literacy awareness, and would ensure our literacy programs for children, youth and adults continue into the future.

Making a Gift to Frontier College

Leaving a gift in your will is an easy way to support the work of Frontier College, and provides you with many benefits including:

- Membership in the ***Dr. Margaret Strang Society*** — a society created to honour those living individuals who have remembered Frontier College in their wills. Please inform us of your plans so that you can receive appropriate recognition, including the option to remain anonymous.
- A donation receipt issued to you for the gift amount to Frontier College.
- Qualify for an income tax credit resulting in lower estate taxes for your heirs.

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How Your Gift Will Ensure Literacy Support for Canadians

All undesignated bequests to Frontier College are deposited into the organization's endowment fund. The principal amount in the endowment fund is invested, and the interest or income earned is used to support Frontier College's programs. This approach allows the fund's principal amount to remain intact and provides maximum returns. In other words, your gift will continue to give Canadians access to important literacy support and education well into the future.

Drafting or Updating Your Will

Making a gift to Frontier College is as simple as either making a new will or writing an amendment — called a codicil — to your existing will. And it may be easily changed at any time you choose.

You can designate a specific dollar amount in your will, or your gift can be a portion of your estate remaining after you have provided for your family and loved ones. This type of giving has become increasingly popular because it's one of the easiest and most significant ways to make a lasting difference.

If you are about to have your will drafted for the first time or are considering making changes to your current will, your lawyer can include a gift to Frontier College. We recommend that you seek professional advice to draft or change your will. This will ensure your will accurately reflects your wishes and states your exact intentions.

It is important you find a lawyer with whom you feel comfortable. You may receive a referral for a lawyer from family, friends or colleagues. Another method of finding a lawyer is to call the *Lawyer Referral Service* in each province or visit them on their websites. Please see the list at the end of this document to find a lawyer in your province.

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When to Review Your Will

Be sure your will reflects new or changing family circumstances such as:

- Marriage.
- Divorce.
- Death of a spouse or child.
- Birth or adoption of a child, or birth of a grandchild.
- Retirement.
- Children have reached adulthood.
- Life insurance policy purchased or terminated.
- A desire to remember a charitable organization in your will.
- Real estate acquired, particularly if in another province.

Please Note...

The information on these pages is provided for general information purposes only. It is not intended as a substitute for professional advice and assistance from your legal advisor, financial advisor, or tax consultant. We recommend that you discuss your plans with your legal advisor and/or financial advisor before proceeding with a legacy gift.

For more information please contact:

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Major Gifts & Planned Giving Officer

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FINDING A LAWYER IN YOUR PROVINCE

British Columbia	604-669-2533	1-800-903-5300	www.lawsociety.bc.ca
Alberta	403-229-4700	1-800-661-9003	www.lawsociety.ab.ca
Regina	306-569-8020	1-877-989-4999	
Saskatoon	306-933-5141	1-888-989-7499	
Manitoba	204-942-5571		www.lawsociety.mb.ca
Ontario	416-947-3330	1-800-268-8326	www.lsuc.on.ca
Quebec	514-954-3528	1-866-954-3528	www.barreau.qc.ca
New Brunswick	506-458-8540		www.lawsociety.nb.ca
Nova Scotia	902-455-3135		www.nsbs.ns.ca
P.E.I.	902-566-1666		www.lspei.pe.ca
Newfoundland	709-722-4740		www.lawsociety.nf.ca

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