PLANNED GIVING INFORMATION - Legacy Bequests and Gifts Through Your Will

WHY YOU NEED A WILL

As part of legacy planning a carefully and clearly written will is the core of any estate plan. A will ensures that your wishes regarding the disposition of your estate assets - however small or large - are carried out as you desire.

BENEFITS OF MAKING A WILL

- You, not the courts, decide how your assets will be distributed.
- Your estate is settled quickly and efficiently without burden to your heirs.
- You, not the courts, select an executor to ensure that your wishes are carried out.
- You can name a guardian for minor children.
- You can arrange for money to be available quickly for taxes, debts, or other expenses.
- Your assets will not have to be sold during market turndowns, as could be the case if you leave no will.
- Taxes and expenses can be reduced or minimized.
- You choose how best to benefit friends, favourite charities and other non-profit organizations.
- You have peace of mind and you know that your wishes will be carried out and your responsibilities looked after.

BEQUESTS TO LANDSCAPE ARCHITECTURE CANADA FOUNDATION (LACF)

Landscape Architecture Canada Foundation is looking to the future with our programs in support of research, communication and scholarship. We welcome the help of landscape architects and friends of the profession. You may be able to help more than you think. By choosing to participate through a will bequest, you provide a gift out of your estate, NOT out of present assets or income. Your bequest should be planned to bring you the greatest possible satisfaction.

Planned gifts can include life insurance, will bequests, annuities, stocks and securities, irrevocable trusts, real estate transfer, works of art, libraries or collections. The process can be quite simple. Consult your lawyer and accountant when writing or updating your will. The following ideas may be of assistance to you in your estate planning.

TYPES OF BEQUESTS

SPECIFIC BEQUEST

A specific bequest directs that the Landscape Architecture Canada Foundation receive a specific dollar amount or stated percentage of the estate or a combination of the two strategies (A percentage up to a fixed amount).

Example: "I give, devise and bequeath to the LACF the sum of $______ (or percentage share of my estate), to be used for _______".

Example: "I give, devise and bequeath to the LACF the whole of (or percentage share of) the residue of my estate to be used for _______".

CONTINGENT BEQUEST
A contingent bequest directs that the LACF receive all or a share of the estate only in the event of the prior death of other named beneficiaries.

Example: "If any of the beneficiaries named in this Will should die before becoming entitled to receive their distributive share of my estate, I direct my trustee to pay or transfer the share to which such beneficiary would otherwise be entitled, to LACF, to be used for ______".

A bequest may include gifts of stocks, works of art, real estate and other assets.

DIRECTED OR UNRESTRICTED BEQUEST
Your gift can be directed to a specific program, or area that interests you most, or unrestricted - that is, available to meet the LACF's priority needs at the discretion of the Board. Your bequest can be designated in your name or in the name of someone dear to you.

RESTRICTED SUSTAINABLE FUNDS
A restricted sustainable fund has a Board-defined capital threshold to sustain annual disbursements from investment earnings. Capital is preserved. A donation to this type of fund ensures that the program of your choice and award value continues to benefit the goals of the profession in perpetuity. Please contact the LACF to discuss your wishes and desired annual award value.

WHAT COULD YOUR BEQUEST BE USED FOR?
Depending on the amount of the bequest, you can provide long term funding to a program in your name, fund research, or support a special project of interest to you.

TAX BENEFITS
Your estate is entitled to a gift tax receipt for the full value of the bequest, thus saving your estate tax dollars. Consult with a tax specialist to fully understand the benefits and steps required to achieve your goals.

FRANCES BLUE LEGACY GROUP
The Frances McCloud Blue Legacy Group is an LACF membership category that recognizes individuals who make a planned gift of $10,000 or more to the LACF. It has been established in memory of the late Mrs. Frances Blue, FCSLA, an early member of the Canadian Society of Landscape Architects and a generous supporter of LACF who bequeathed over $225,000 to the Foundation in the late 1980's. With your planned gift, you become a member of this select group and your generosity will be recognized (if you wish) in LACF publications.

We would welcome the opportunity to work with you to develop a gift which is personally meaningful to you, and which will bring maximum benefit to the goals of the Landscape Architecture Canada Foundation. Your generosity may inspire others to give.

Please complete the Intention Form attached so we can recognize your generosity or simply provide you with further information. THANK YOU!

LEGACY BEQUESTS | PLANNED GIVING

LEGACY BEQUESTS
If it is your intent to make a legacy bequest to LACF in your will or trust, you will be making a difference for future generations. A planned gift can provide you and your family with tax advantages depending on your situation so

it's best to contact your tax specialist and lawyer to learn more about your options. If you are considering a legacy bequest to LACF, do let us know. We would like to recognize your commitment by including you as a member of the **Frances Blue Legacy Circle**. With this gesture, you will join other like-minded individuals who value the ideals upheld by LACF and inspire others to do the same. If a legacy opportunity interests you, or if you would like additional information, contact the Executive Director at lacf-fapc@csla-aapc.ca

Leaving a gift to LACF in your will is a wonderful way to support the goals and objectives of LACF and give back to the profession which has provided us with gainful employment and rewarding projects.

In addition to making a bequest (leaving a specified amount of money) to LACF, there are other types of planned gifts, each one has specific tax benefits and should be reviewed with a tax specialist and lawyer:

- Stocks and Securities – Transfer to LACF
- Life Insurance – Name LACF as beneficiary
- RRSP and RRIF – Name LACF as beneficiary
- Irrevocable trusts
- Real estate transfer,
- Works of art,
- Libraries or collections

BEQUEST GIVING TRUST

Creating a bequest giving trust involves plcing specific assets into a legal framework to be distributed to charities such as LACF after your lifetime. You maintain full control over your assets while alive. Essential steps include drafting clear bequest language with a lawyer, appointing trustees and choosing between a revocable trust or a dedicated charitable trust.

SEEK FINANCIAL AND LEGAL ADVICE

We strongly recommend you seek professional advice to ensure your financial goals are considered, your tax situation is reviewed, and your Planned Gift is tailored to suit your circumstances.

RECEIVING STOCKS AND SECURITIES AS A DONATION

LACF is able to receive stocks and securities as donations.

The Canada Revenue Agency (CRA) provides significant benefits to those who make charitable contributions. For example, if you own stocks or mutual funds that have grown in value, you will face a tax bill (Capital Gains) when you sell them. By donating them directly to LACF, you can reduce your tax bill and make a significant gift at the same time. Under (2024) or most current CRA rules, when an individual donates the shares directly, there are no capital gains taxes applicable and the donor is able to deduct the gross value of the sold securities as a charitable contribution, rather than the net value after capital gains are considered.

BENEFITS TO YOU

- Opportunity to make a significant gift
- Receive a charitable tax receipt for the full value
- Reduce capital gains
- Securities are easy to transfer
- Recognition during your lifetime

HOW TO DONATE SECURITIES

1. LACF has a convenient Fillable Securities Donation form, see LACF website for the form. https://lacf.ca/content/your-donation
2. Contact the Executive Director at lacf-fapc@csla-aapc.ca
3. Upon completion of the transaction, a tax receipt for the amount of the donation will be issued.

YOUR DONATION RECEIPT

The value of the donation receipt is based on the closing price of the shares on the day the shares are received by the LACF broker.

LACF FINANCIAL ADVISORS

Landscape Architecture Canada Foundation (LACF)
Current broker (2026): BMO Nesbitt Burns Inc. Wealth Management
Managed Portfolio Account: LACF **account # 370-31738-19 Branch #370**
Broker Names: Stuart Campbell
Address: 1 First Canadian Place, 38th Floor, P.O. Box 150, Toronto Ontario M5X 1H3 Canada.
E-mail address: Stuart Campbell (stuart.campbell@nbpcd.com)
Phone number: Stuart (416) 359-4492

LACF Charitable Registration
CANADA REVENUE AGENCY - BUSINESS NO: 89320 8777 RR0001
For information on all registered charities in Canada under the Income Tax Act please contact:
Canada Revenue Agency: www.cra-arc.gc.ca/charities

LIFE INSURANCE

A life insurance policy allows you to leave a large gift to LACF at a relatively small financial cost.

How to make a gift of life insurance to LACF

There are many ways in which life insurance can help you achieve your personal and charitable goals. To name LACF as the beneficiary of your life insurance policy, please complete a Letter of Interest.

RRSPs and RRIFs

RRSPs and RRIFs are among the most highly taxed assets in your Estate. At the time of your death, they are treated as if they had been cashed in all at once. After taxes, your beneficiaries may be left with as little as 50% of the total.

Making charitable gifts preserves the capital in these plans. Because you are making a charitable gift of the plan, 100% of the money goes to the charity.

If you name the beneficiary directly on your plan, the gift will pass outside your Estate, which will save on probate fees. Naming LACF can preserve the assets in your Estate for your heirs, and at the same time, allow you to make a significant contribution to a cause you care about.

If you intend to or already have named LACF as a beneficiary on your RRSP|RRIF, please contact our Fundraising Committee Chair at lacf-fapc@csla-aapc.ca. We would like to recognize your future gift today.

WILL BEQUEST PLEDGE FORM

A gift in your Will is a simple, thoughtful way to reflect your support for the future of Landscape Architecture Canada Foundation (LACF). If you have made a bequest in your Will to Landscape Architecture Canada Foundation, or intend to do so, please complete and sign this form.

I, ____________________________________, am pleased to make a provision in my Will to support Landscape Architecture Canada Foundation.

I have confirmed this provision with my professional advisers, and while this commitment is revocable at any time, my current intent is to contribute to Landscape Architecture Canada Foundation.

The amount of provision in my Will is $__________________ or will be revealed at a later date.

When you make a legacy bequest to LACF in your will or trust, you are making a difference for future generations. If you are considering a legacy bequest to LACF, do let us know. We would like to recognize your commitment by including you as a member of the **Frances McLeod Blue Legacy Circle.**

In addition, we would like to recognize your generosity by including your name in Landscape Architecture Canada Foundation's Annual Report. LACF invites you to subscribe to the LACF|FAPC e-News Bulletin.

Signature: ____. Dated: ___________________________________

Name: ____

Address 1: ____

Address 2: ____

City: _______________________________________ Province: ________ Postal Code: ______________________

Phone: _____________________________________. Email: ____

______ I/we do not wish my/our gift to be publicly acknowledged.

Should you have any questions, please contact our Fundraising Committee Chair at:
lacf-fapc@csla-aapc.ca