

# Planned Giving

## Gifts of Proceeds from RRSPs and RRIFs

Registered Retirement Savings Plans (RRSPs) and Registered Retirement Income Funds (RRIFs) can be a large portion of the accumulated assets left at your death. Naming the church as the beneficiary of the proceeds of your RRSP or RRIF can provide a significant future gift to the church.

If you make the United Church the beneficiary of these proceeds, the church will issue a charitable tax receipt for the full amount of the gift. This in turn will have significant tax benefits for your estate that will greatly offset the amount of your gift, especially in the case of RRSPs and RRIFs, as they are taxed as income to your estate.

Alternatively, if you designate the church as the beneficiary of these funds, your gift will flow to the church immediately and avoiding probate. If you have a legal partner, when that partner is deceased the remainder of the RRSP/RRIF may be donated to the church, avoiding probate. If you leave the proceeds to the church in your will, there will be a delay while your estate is settled. Your estate will pay probate fees on these funds because they become a part of your estate.

### Benefits of a Gift of RRSPs and RRIFs

- You have the satisfaction of knowing that your gift will support transformational ministry.
- Your gift comes to the church immediately upon your death.
- You choose the area of work you would like your gift to support.
- Your estate receives a charitable tax receipt that can replenish the value of your estate.

### For More Information

Please visit [www.stewardshiptoolkit.ca](http://www.stewardshiptoolkit.ca).

### Or Contact:

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**GOD'S MISSION**  
**OUR GIFTS**

The information provided is for donors to The United Church of Canada. We have made every effort to ensure accuracy, but the information may not apply in every situation. Please check with your personal professional advisers.

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