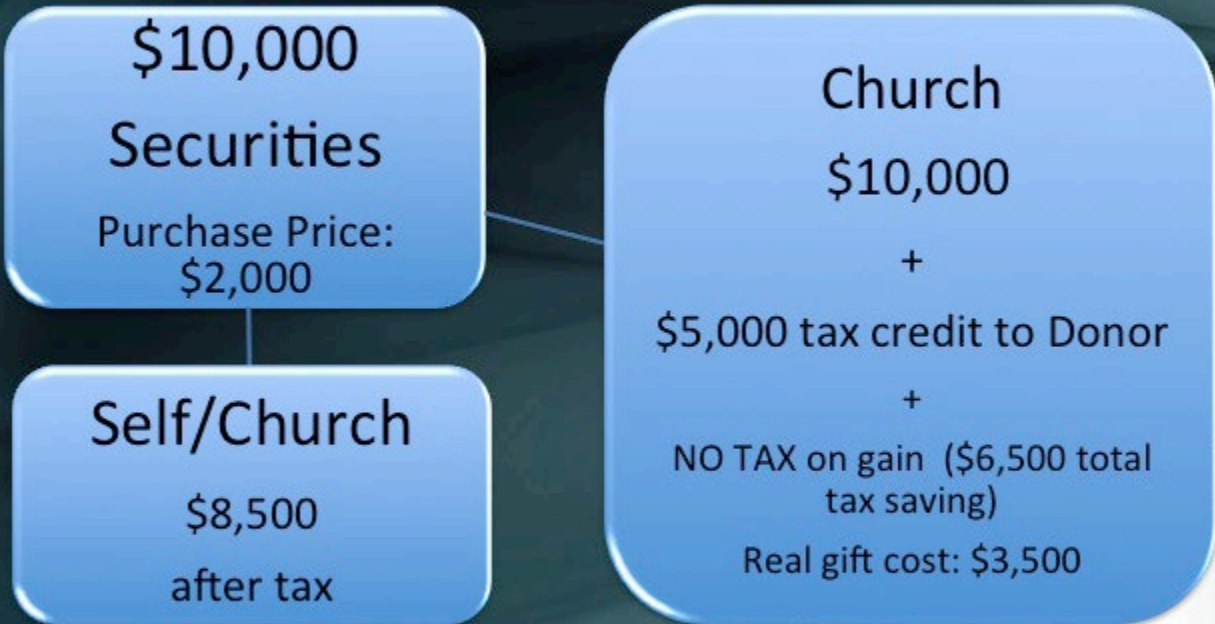


3 Ways to Make the Most of your Tax Dollars before Year End:

Gift of Shares, Residual Interest in Home, & Charitable Life Annuity

GIFT OF MARKETABLE SECURITIES (Shares)



Gift of Marketable Securities

- The Grantor transfers ownership of securities (stocks, bonds, GICs) "in kind" to The Conference.
- It is very important (to avoid capital gains tax) that the Grantor NOT cash in the securities and give The Conference cash.
- The Grantor avoids paying capital gains tax on growth, and receives a tax receipt for the entire donation.



RESIDUAL INTEREST IN HOME (1/5)

(DONOR USES FOR LIFE)

- Market Value of Home \$500,000
- Value of Life Interest: \$150,000
- Difference: \$350,000
- Donated 1/5 interest in \$350,000 = \$70,000

Tax receipt → \$35,000 Gift from CRA

Grandkids, church or home reno, missions



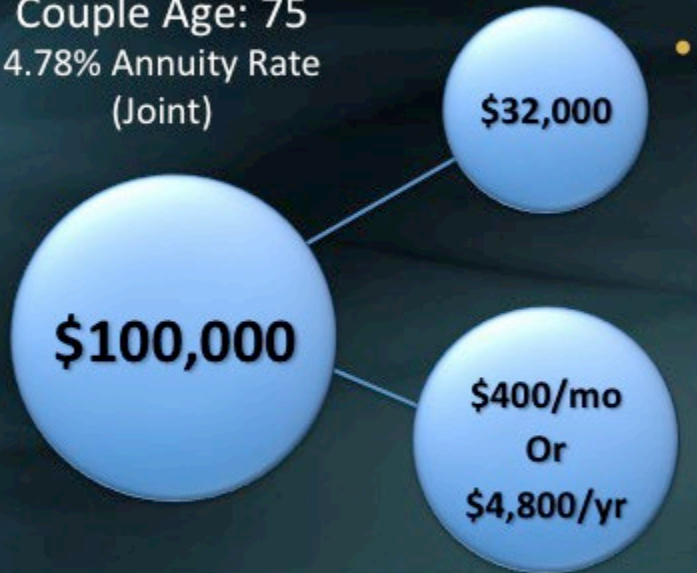
Residual Interest in Real Estate (Home)

- When you add the Conference to the title "subject to the life interest" of you, as owner, you receive a charitable tax receipt that you can use immediately and for a further five years (if necessary) against any income or other tax.
- With this gift, you can stay in your home as long as you like with no change to your lifestyle or how you use the property. You may give the Conference a 100% interest, or a smaller portion (ex: 20%).
- The Conference receives its cash when you no longer hold title to the property due to sale or transfer to estate.
- Any cash you receive from Canada Revenue Agency through the charitable tax receipt is yours to use as you wish.



CHARITABLE LIFE ANNUITY

Couple Age: 75
4.78% Annuity Rate
(Joint)



• Expected gift to Church

• Income for Life



The Alberta Conference Charitable Life Annuity

- The Grantor(s) transfer ownership of assets to The Conference.
- The Grantor(s) receive an agreed upon periodic payment for the rest of their lives (income may be continued for two lives).
- The amount of the charitable receipt is determined when the Charitable Gift Annuity is established.
- In the agreement, the donor may designate how any potential gift is to be used.
- If the total amount invested is not required to make payments to the annuitant(s), the balance becomes a gift to the Alberta Conference.