

## Your legacy to end MS:

# Charitable Gift Annuity

*“Just like the kids of today don’t know what a record is – I want the kids of tomorrow to not know what MS is. I hope that I might live to see the day when a cure to MS is found. I am pleased to be able to do what I can by investing towards a future free of MS for the generations that follow me.”* Leigh-Ana McGinity



### What is a charitable gift annuity?

Charitable gift annuities have been called “the gift that gives back.” With a charitable gift annuity, you gift a sum of money to the MS Society and in return, the MS Society will pay you and/or a beneficiary guaranteed payments for life.

### What are the benefits?

Charitable gift annuities often appeal to individuals who are 65 or older who would like to maximize their current after-tax income and who would like to make a current gift to a charity without surrendering present income. There are more benefits to you:

- You may be eligible for an immediate charitable tax receipt.
- You are guaranteed regular payments for life and portions of the payments are tax-free. Often, your annuity will have a higher rate of return than a GIC or savings bond.
- You choose the payment structure that benefits you; for example, you could choose to receive the annuity payments monthly.
- Your gift passes outside your estate and is not subject to probate fees.
- It is easy to do by contacting your financial planner.

### How does it work?

Upon receiving your gift, the MS Society will use a portion (25-30%) to immediately support people living with MS through our research and service programs. The remaining funds will be used to purchase an annuity from a reputable insurance company. You will begin to receive regular, pre-determined payments for life. Any residual amount in the annuity after your death passes to the MS Society.

*more...*

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### What are my next steps?

1. Contact the MS Society—we will give you a financial illustration specific to your circumstances.
2. Contact your financial planner to transfer funds to the MS Society.
3. The MS Society will purchase an annuity and the regular income payments will begin.

### Who can I talk to?

You can connect with us at any time to discuss your legacy options. Please contact your local MS legacy expert at 1-800-268-7582 or [MSlegacy@mssociety.ca](mailto:MSlegacy@mssociety.ca). Your questions will be kept confidential and no commitment is required.

Disclaimer: This brochure is not intended as legal or financial planning advice. When considering any legacy gift, you should always consult your professional advisor(s). Charitable Registration # 10774 6174 RR0001



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