



## LIFE INSURANCE

Every year, generous Canadians like Melanie Yach (left) help people living with MS and their families through creating a gift of life insurance in support of the MS Society. Life insurance is the second most common form of legacy gift made by Canadians.

*“I considered many options but ultimately decided to purchase some additional life insurance payable to the Society. It was the kind of gift that allowed me to balance my desire to benefit the MS Society with my responsibilities to my girls.” – Melanie Yach*

### WHAT ARE THE BENEFITS?

- › **You will help Canadians** like Alex, bottom right, whose participation in an MS Society-funded stem cell study has enabled him to fully participate as a physician, friend and active member of his community. And you will help many others, who receive the help they need through MS Society programs in order to live as high a quality of life as possible.
- › **It's very flexible** – You choose what's best for you and your family. There are many choices in products, price ranges and payment periods.
- › **You pay less probate fees** as the proceeds of a life insurance policy are not subject to probate fees.
- › You **may receive an immediate tax credit** for your gift.

### HOW DO I CREATE A GIFT OF LIFE INSURANCE?

1. Make an appointment with your financial planner.
2. Create a life insurance policy that best suits your needs, naming the MS Society as the beneficiary, or owner and beneficiary of the policy.
3. Contact the MS Society to inform us of your gift.

Once you have taken care of your family and friends, we hope you also consider creating a gift of life insurance in support of Canadians living with MS.

**1-800-268-7582** ♦ **mslegacy.ca**



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).  
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