



YOUR LEGACY TO END MS

## RRSP OR RRIF

Canadians living with MS receive the support and care they need, thanks to the generosity of the MS Society's donors. Some of these donors have chosen to help the 100,000 Canadians living with MS and their families through donating their RRSP/RRIFs to the MS Society.

*"The MS Society has helped me become more confident. I'm learning new things about MS, about the MS Society, and about myself." – Lizelle*

### WHAT ARE THE BENEFITS?

- › **You will help Canadians** like Lizelle, top left, whose life has been positively impacted through her participation in the MS Ambassadors and Newly Diagnosed Support programs of the MS Society. And you will help many others who have benefitted from the MS research supported by our generous donors.
- › **It's free** – You do not have to pay to add/change a beneficiary of your registered accounts.
- › **It's very flexible** – You choose what's best for you and your family. You can choose a specific amount or a percentage of your RRSP or RRIF, and you can change your beneficiary at any time.
- › **You pay less probate fees** as donated RRSP/RRIFs are paid directly to the MS Society and therefore are not subject to probate fees.
- › Your tax receipt will **offset taxes owed** as RRSP/RRIFs are included as income to your estate.

### HOW DO I DONATE MY RRSP OR RRIF?

1. Contact the financial institution where your RRSP/RRIFs are being held.
2. Instruct your financial institution to add the MS Society as a beneficiary directly on your RRSP/RRIF plan documents.
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 naming the MS Society as a beneficiary of your RRIF/RRSP, in support of Canadians living with MS.



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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**1-800-268-7582** ◆ **mslegacy.ca**