



Did you know your life insurance can save lives?

It's true! Making a gift of life insurance to Heart & Stroke can benefit friends, neighbours, loved ones and future generations of Canadians. It's a legacy gift, the gift of a lifetime, and is an enduring statement about the values that you hold dear. When you give the gift of life insurance to Heart & Stroke, you share your hope, support and vision of lives uninterrupted by heart disease and stroke.

Do you want to help create a healthier future?

Every legacy gift to Heart & Stroke – whether large or small – has an impact on the lives of people just like you.

It means so much that you are considering making a gift of life insurance, and we are honoured to hold such a place in your heart. Know that a legacy gift to Heart & Stroke is a gift for a healthier future. It is a gift of life.

Here are answers to some common questions about creating a gift of life insurance to Heart & Stroke.

Concerned you might not have enough to provide for a gift to charity in your plans?

Sometimes, people are unsure whether they will have enough to provide for their loved ones and create a legacy gift for the future. If this is a concern for you, a gift of life insurance can help you make sure your loved ones receive what you intend and fulfil your charitable wishes.

Donations of life insurance to Heart & Stroke provide charitable gift receipts which can offset the taxes you pay now, or those charged to your estate in the future. You can choose the option that works best for you — knowing that whichever you decide on, you will be preserving more of your assets for your loved ones.

How do you know if a gift of life insurance to Heart & Stroke might be right for you?

You may find life insurance is the best option for you to fulfil your giving goals if:

- You wish to make a substantial gift while only paying small monthly or yearly payments.
- You want immediate charitable receipts to offset current earnings, or you wish to protect more of your estate assets for your loved ones.
- You want a giving option that is considered separate from your other estate assets.
- You want the full value of your gift to benefit life-saving research — and avoid having your gift reduced by estate management fees, executor fees, or professional fees.



Heart and Stroke Foundation of Canada – Charitable Registration #: 10684 6942 RR0001

This material provides general information and is not intended to constitute or replace specific professional advice. Donors considering a legacy gift should speak to an advisor with appropriate tax and other expertise to implement a strategy that achieves their objectives.

How do you decide which option is best? What should you know?

When considering a gift of life insurance to Heart & Stroke, you have options. There are different types of policies, as well as different options to make your generous gift.

To find the right solution for your own goals and situation, it is important to get advice from your advisor(s), *and* have a conversation with us too.

Life insurance is subject to various national and provincial regulations, so it is in everyone's best interest to ensure the type of gift of life insurance you are considering is one that Heart & Stroke can receive.

Do you have the correct information for your insurance provider?

If you decide to create a gift of life insurance, correctly naming Heart & Stroke will ensure your gift will be made as you intend. Our full legal name, address, and charitable registration number is:

Legal Name: Heart and Stroke Foundation of Canada 1200-2300 Yonge Street, Box 2414, Toronto ON M4P 1E4 Charitable Registration #: 10684 6942 RR0001

Will you help us understand and fulfil your wishes?

Creating a legacy for the future is a very personal decision, and we understand that. Still, we can best achieve the impact you desire for your legacy when we know about your wishes. A gift of life insurance, more than any other type of legacy gift, requires a conversation to confirm it can be made as you intend. Rest assured, we value your privacy and never share your personal information.

We'd also really like to thank you for being someone who cares so much about the lives of others — even people you've never met — that you are planning to help in this thoughtful and compassionate way.

Do you have any other questions?

For further details about how **your legacy can help fund vital research, provide support to people in Canada affected by heart disease and stroke, and promote healthier lives for generations to come**, contact Mary Goodfellow any time at 1-800-205-4438 or mary.goodfellow@heartandstroke.ca.

And remember, getting advice from an advisor such as a financial planner, estate lawyer or insurance professional, as well as contacting us to discuss the specifics of your intended gift of life insurance, is the best way to ensure your legacy can be carried out as you wish.

Thank you for considering a legacy gift to Heart & Stroke.
heartandstroke.ca/legacy



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