



Could your Registered Savings Plan be life-saving?

When you donate any unused amount from your registered savings plan to Heart & Stroke, it can be! Your gift can benefit friends, neighbours, loved ones and future generations of Canadians. You'll be creating a legacy gift, an enduring statement about the values that you hold dear. With a legacy gift 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 a gift of a registered savings plan, 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 registered savings 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 support themselves throughout their lifetime *and* create a legacy gift for the future. If this is a concern for you, creating a planned gift of your registered savings can provide security for your future, and still fulfil your charitable wishes.

When you donate a registered savings plan to Heart & Stroke, you continue to have the full benefit of your savings for as long as you need it. In the future, when your gift of any remaining savings is made to Heart & Stroke, your loved ones may also benefit when the charitable gift receipt for your legacy is applied to your final tax filings. This could mean more of your other assets are preserved for your loved ones, while also making a significant contribution to life-saving research and support for those impacted by heart disease and stroke.

How do you know if the gift of a registered savings plan to Heart & Stroke is right for you?

With RRSPs, RRIAs, and TFSA's, Canadians are, worldwide, among the most prepared for retirement. You may find this is the best way to make a meaningful charitable gift for the future, particularly if:

- You wish to have the security of the full amount of your savings available to you throughout your lifetime, and still enjoy knowing your plans for your future legacy are in place.
- You want a giving option that is considered separate from your other estate assets so your gift cannot be contested, claimed by creditors, or reduced by probate 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.

What if there is nothing left in your registered savings plan for a gift?

Most often, there are funds remaining for a meaningful gift – because, truly, every gift makes a difference. But whether there is a lot, a little, or nothing remaining when the time comes, we honour the kindness and generosity of spirit of each and every person who makes a plan to include a legacy gift to benefit others. It is a beautiful statement of support for the work and vision of Heart & Stroke.

How can you make this kind of gift?

Gifting an RRSP, RRIF, or TSFA to Heart & Stroke is one of the easiest ways to create a legacy gift. You simply need to contact the plan administrator or your Financial Advisor and ask to name Heart & Stroke as beneficiary of the account.

Do you have the correct information for your registered savings fund provider?

If you decide to create a gift of a registered savings plan, 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. 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 lawyer or estate planner 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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