



Thank you for your interest in taking action to protect nature forever with a gift in your Will to the Oak Ridges Moraine Land Trust. This document is meant to support you and the professionals helping you through this process. We hope it also helps guide conversations with your loved ones.

Creating or updating your Will takes time and effort, but it is important and fulfilling. As a key part of your estate plan, your Will lets you decide with whom you want to share your assets. Your Will is the ultimate expression of the values and beliefs you hold in life. It is about your interests and passions, not merely your assets.

Your Will is an opportunity to reflect on what matters most to you. And you can support the work of a charity—like our Land Trust—*and* your loved ones. In fact, a gift in your Will can provide tax benefits that are passed on to your heirs. Your charitable designation can be claimed against 100% of net income on the final two lifetime tax returns. In short, a gift to our Land Trust could increase your gift left for loved ones. Your professional advisor can provide you with more guidance.

What we provide for you here is not intended to replace legal advice and none of these forms are legally binding. But they can help you—and us—plan for the future.

You are welcome to contact me for more information about legacy giving, to submit completed forms, or for a confidential conversation about including our Land Trust in your legacy plans. It's always wonderful to hear stories about what nature has meant to our most loyal and cherished donors so please don't hesitate to connect with me at any time.

Thank you for your ongoing and vital support of our Land Trust.



Yours, for nature, forever

Susan Walmer, CEO

I'm here to help!



Our Promise To You In **The Monarch Circle**

- Your gift will be used as effectively and efficiently as possible. You are encouraged to contact us anytime about how we raise and spend our funds.
- We deeply appreciate the confidence and trust you have in our Land Trust, and we are proud to show you and your loved ones the impact of your gift.
- You are encouraged to contact us to learn more about the areas of our work that interest you most, and to learn more about how your gift can help.
- If you let us know that you have made a gift for our Land Trust in your Will, it helps us make conservation plans that align with your interests. Whether you choose to tell us or not is entirely your decision.
- We understand and support the notion that your loved ones come first.
- Your Will is an intensely personal document and we respect your privacy.
- We will respond immediately to your questions or comments. You can contact Susan Walmer anytime for a confidential conversation.

Where Do You Start?

There are two things you need to do before you create your legacy gift and they both usually involve professional help. The first is to determine approximately how much you might have to give. A financial advisor can help you determine how much you will need to live in comfort. She or he can also advise on how much you might give to family and loved ones.

The second is to consult with a lawyer and either create your first or update your current Will. This is the document which makes your legacy come alive.

Which Type of Gift is Right for You?

There are several gift options that may be available to you during your estate planning. The following is a summary of commonly used forms of legacy giving. Please note: it is important that you consult a professional advisor to determine the best option for you.

A Bequest in Your Will

There are three types of bequests available to you:

- 1) Specific Bequest** – designate a specific dollar amount or piece of property in your Will to the Land Trust (e.g., stocks/bonds, works of art)
Suggested clause: “I give the sum of \$_____ (or a description of the property) to Oak Ridges Moraine Land Trust, currently located at 18462 Bathurst Street Newmarket, Ontario L3Y 4V9 to be used in support of its general charitable purposes.”
- 2) Residual Bequest** – in your Will you allocate all of—or a portion of—your estate to the Land Trust that remains after all debts, taxes, expenses and other bequests are paid.
Suggested clause: “I give _____ (%) of the rest, residue, and remainder of my estate to Oak Ridges Moraine Land Trust, currently located at 18462 Bathurst Street Newmarket, Ontario L3Y 4V9 to be used for its general charitable purposes.”
- 3) Contingent Bequest** – you make a provision in your Will that your gift only takes effect if your primary intention cannot be met (i.e. if the primary beneficiary and alternate beneficiaries do not live longer than you).
Suggested clause: “If neither (name of primary beneficiary) nor (name of alternate) survives me for 30 days, then I give (description of the amount of cash, percentage of residue, etc.) to Oak Ridges Moraine Land Trust, currently located at 18462 Bathurst Street Newmarket, Ontario L3Y 4V9 to be used for its general charitable purposes.”

Your Gift of Land

If you have land you cherish on the Oak Ridges Moraine or within the Greenbelt, you can ensure it remains protected forever through the Land Trust. Your land becomes a nature reserve, meaning it is only accessible to the public if you wish, and will be protected from development, division and other uses you don't agree with. We work with each landowner one-on-one, and together with your own legal and financial professionals, we can help you find the solution that is right for you and your family. We would be pleased to talk to you about Conservation Easements, Eco Gifts and other ways to achieve tax benefits while protecting your land forever. The Land Trust can also accept lands or property that can be sold with the proceeds to be used for our charitable purposes, such as land securement, stewardship, outreach and more.

Life Insurance Policy

You can name our Land Trust as the beneficiary of a policy (including a policy from your workplace). You might also consider signing over ownership of a policy with premiums that are fully paid. In this case, you will receive a tax receipt for the cash surrender value.

RRSPs or RRIFs

By naming our Land Trust as the beneficiary of your RRSP/RRIF, you will contribute the remaining balance of these investments that exists upon your passing. Through this method you can also offset the tax that would otherwise be payable on these assets by your estate. Consult your professional advisor to determine if this is a good option for you.

Charitable Remainder Trusts

This gift might suit individuals who wish to make a substantial donation with an irrevocable trust and earn immediate tax savings while receiving income from the asset's interest for life. Upon transfer, you will receive a tax receipt for the present market value of the gift. Upon your passing, the asset is transferred to our Land Trust.

Sample Codicil Language

If you have already made a Will you can still help our Land Trust by adding a codicil to your existing Will. We advise consulting with your solicitor or legal advisor before completing a codicil. Please do not write on or amend your current Will, or it could become invalid.

This is a codicil to the Last Will and Testament of me, _____,
of the City of _____, in the Province of _____,
which will is dated the _____ of _____, 20_____.

I add the following provision to this my Will, after Paragraph (or clause) ____:
Prior to the disposition of the residue of my estate, I direct my Executor/Trustee to transfer to the Oak Ridges Moraine Land Trust, at Newmarket _____% of my estate for the general purposes of the said organization and I declare that the receipt of the person who professes to be the proper person to receive this gift shall be a sufficient discharge thereof.

In all other respects I confirm my Will.

IN TESTIMONY WHEREOF, I have to this Codicil to my Will, written upon this page my name this _____ day of _____, 20_____.

TESTATOR'S SIGNATURE

Witness

Witness

Does not require witnesses if entirely in Testator's own hand.

Oak Ridges Moraine Land Trust
18462 Bathurst Street
Newmarket, Ontario L3Y 4V9
Telephone: 905-853-3171
Email: landtrust@oakridgesmoraine.org

Legacy Gift Confirmation Form

This is not a legal document. It is meant to share your philanthropic intent to support our Land Trust if you have made a gift with your Will or estate plan. With your gift, you are helping to protect nature forever. Thank you!

It is important for our Land Trust to know your intent to make this gift so that we know to keep you informed of future plans. And when we know what resources we will have, we can create proactive plans to best fulfill our mission.

CONTACT INFORMATION

Dr. Mr. Mrs. Ms Miss

Dr. Mr. Mrs. Ms Miss

Name: _____ Name (spouse): _____

Email: _____ Email (spouse): _____

Date of Birth: _____ Date of Birth (spouse): _____

Address: _____

City: _____ Province: _____

Postal Code: _____ Country: _____

Telephone: _____

Email Address: _____

Your Legacy Gift

What type of legacy gift have you left for our Land Trust?

I made a Bequest in my Will

If yes, is it a:

Specific Bequest Contingent Bequest Residual Bequest

The estimated value is: \$ _____ or _____% prefer not to share not sure

I named the Land Trust as the beneficiary of a **Life Insurance policy**

I named the Land Trust as the beneficiary of a **RRSP/RRIF**

A gift in my/our Will(s) of **property**

If yes, please describe: _____

The estimated value is: \$ _____ or _____% prefer not to share not sure

Gift Recognition

Please take a moment to tell us more about your preferences and inspiration.

- I/We give the Land Trust permission to celebrate our gift, and use it as an example to inspire others by listing my/our name(s) in publications and on a website.
I/We would like our gift(s) to be recognized in the following way:

(e.g. “Mr. & Mrs. John and Jane Smith”, or “The Estate of Miss Jane Smith”)

- OR -

- I/We prefer our legacy be kept anonymous.

Reflections and FEEDBACK

Please take a moment to share what inspired you to include our Land Trust in your legacy. Is there anything you would like to share with us or feedback you would like to provide?

FURTHER QUESTIONS?

You can contact me to ask questions or discuss your legacy plan and gift at any time. Thank you for your kind and caring support!



Susan Walmer, CEO
Oak Ridges Moraine Land Trust
18462 Bathurst Street
Newmarket, Ontario L3Y 4V9
Telephone: **905-853-3171 extension 32**
Email: swalmer@oakridgesmoraine.org

Please complete and return this confidential form to the Oak Ridges Moraine Land Trust at your convenience.