YWCA CALGARY

Legacy Giving Handbook



A gift that outlasts a lifetime

For more than a century, YWCA Calgary has stood beside women and their families in our city through economic depressions, wars, booms, floods and a pandemic. Founded in 1910, we are one of Calgary's largest and longest-serving social service organizations, providing safe shelter, crisis support, counselling, housing, childcare and economic empowerment programs to thousands of people every year.

A gift in your will, also called a legacy gift or bequest, is a way to extend your commitment to your community beyond your own lifetime. It costs you nothing today, does not have to take away from what you plan to leave your loved ones, and ensures that women and families in Calgary will continue to find safety, support and opportunity for generations to come.

This guide contains the practical information you and your lawyer, accountant or financial advisor will need to include YWCA Calgary in your estate plans.

Stand With Her

YWCA Calgary is committed to walking alongside women as they navigate the complex realities of their lives. The plan focuses on three interconnected areas that are essential to women's long-term wellbeing: Mental Health and Health Equity, Economic Prosperity, and Domestic Violence and Healthy Relationships. It calls on us to show up boldly for women, ensuring they have the support, resources, and opportunities needed to thrive.



YWCA CALGARY



An organization you can trust

Deciding to leave a gift in your will is an act of confidence in an organization's future. YWCA Calgary takes that confidence seriously.

A proven track record

- **More than 115 years in Calgary:** YWCA Calgary has served our community continuously since 1910, adapting as the needs of women and families change.
- **Comprehensive programs:** We deliver over two dozen programs and services, including 24/7 crisis support, emergency and transitional shelter, family housing, counselling, childcare, language instruction and economic prosperity programs.
- **Meaningful reach:** Each year, tens of thousands of Calgarians are positively impacted through our prevention, crisis response, housing, counselling and early childhood supports.

The benefits of a legacy gift

- **Your lasting legacy:** A gift in your will ensures your legacy goes to what was important to you.
- **Reduce estate taxes:** Your estate will be entitled to a donation receipt for the full value of the gift, which may dramatically reduce taxes to your estate.
- **Claim donations:** Your estate can claim donations for income tax purposes of up to 100% of the net income in the year of death.
- **Changes can be made:** A gift in your will is revocable and can be changed if there are changes to your financial situation.

Ways to leave your gift

There are a number of ways to include YWCA Calgary in your will. The two most common are:

1. A residual bequest (a percentage of your estate)
You leave YWCA Calgary all, or a percentage, of what remains of your estate after your other wishes have been fulfilled. An advantage of this approach is that as your circumstances change, your will does not have to be altered — the proportion stays the same.

Suggested wording: "I give the residue of my estate (or ____% of the residue of my estate) to the Young Women's Christian Association of Calgary (YWCA Calgary), Charitable Registration Number 108227927 RR0001, currently of 1715 – 17 Avenue SE, Calgary, Alberta."

2. A specific dollar amount
You leave YWCA Calgary a fixed sum of money.

Suggested wording: "I give the sum of $_____ to the Young Women's Christian Association of Calgary (YWCA Calgary), Charitable Registration Number 108227927 RR0001, currently of 1715 – 17 Avenue SE, Calgary, Alberta."

Designating your gift
Gifts directed to the "area of greatest need" give YWCA Calgary the most flexibility to support our clients and to adapt programming as community needs evolve. If you would like to designate your gift to a particular program, please contact us first — we would be pleased to learn about your interests and provide options. For designated gifts, we recommend adding the following clause:

Suggested power-to-vary clause: "If, through the passage of time, a designated YWCA Calgary program is no longer in place, I give permission to alter the terms of my will to adhere as closely as possible to my original wishes; or, in the event this is not possible, to direct my gift to the area of greatest need."

Explore the different ways to leave a gift in your estate

A gift of life insurance. You can name YWCA Calgary as the beneficiary of your life insurance policy. If you do not have a current life insurance policy, you might consider purchasing one and transferring its ownership. When you transfer ownership, the premium you pay is treated as a donation and you will receive a donation receipt now to apply against your current tax bill.

A gift of securities. If you own publicly listed securities, transferring them to YWCA Calgary can have significant tax advantages. Your estate will receive a greater tax benefit a donation receipt to help reduce taxes owed, plus the elimination of taxes you would normally have to pay on capital gains.

Registered funds like RRSPs, RRIFs, or TFSAs. You may choose to donate whatever is left over from your RRSP, RRIF, or TFSA. Naming YWCA Calgary as a beneficiary of your registered funds is one of the easiest and most flexible way to give. It's as simple as filling out your fund providers beneficiary form, which you can update at any time.

Creating impact for generations to come

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Next steps

- Speak with your professional advisors. Your lawyer, accountant or financial planner can help you determine the type and structure of gift that best fits your estate and is most tax-effective for you.

- A new will may not be required. If you already have a will, a simple amendment (a “codicil”) may be all you need to add a charitable gift.

- Consider letting us know. Sharing your intentions is entirely optional, but it allows us to thank you, ensure your wishes can be honoured, and keep you connected to the work your gift will one day support.

Please note: this guide provides general information only and is not legal or financial advice. We recommend that you consult a legal advisor, accountant or financial planner when preparing or amending your will.

Information for your will

Legal Name	Young Women’s Christian Association of Calgary (operating as YWCA Calgary)
Charitable Registration Number	108227927 RR0001
Address	1715 – 17 Avenue SE, Calgary, AB T2G 5J1
Phone	403-263-1550
Website	www.ywcalgary.ca

YWCA CALGARY



We’re here to help

Our team would be happy to answer any questions you or your advisors may have, in confidence and without obligation.

Thank you for considering a gift in your will to YWCA Calgary. Your legacy will help ensure that women and families in our community continue to find safety, support and brighter futures for generations to come.



CONNECT WITH US

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Charitable Registration No. 108227927 RR0001