



ALPINE CLUB  
OF CANADA

CLUB ALPIN  
DU CANADA

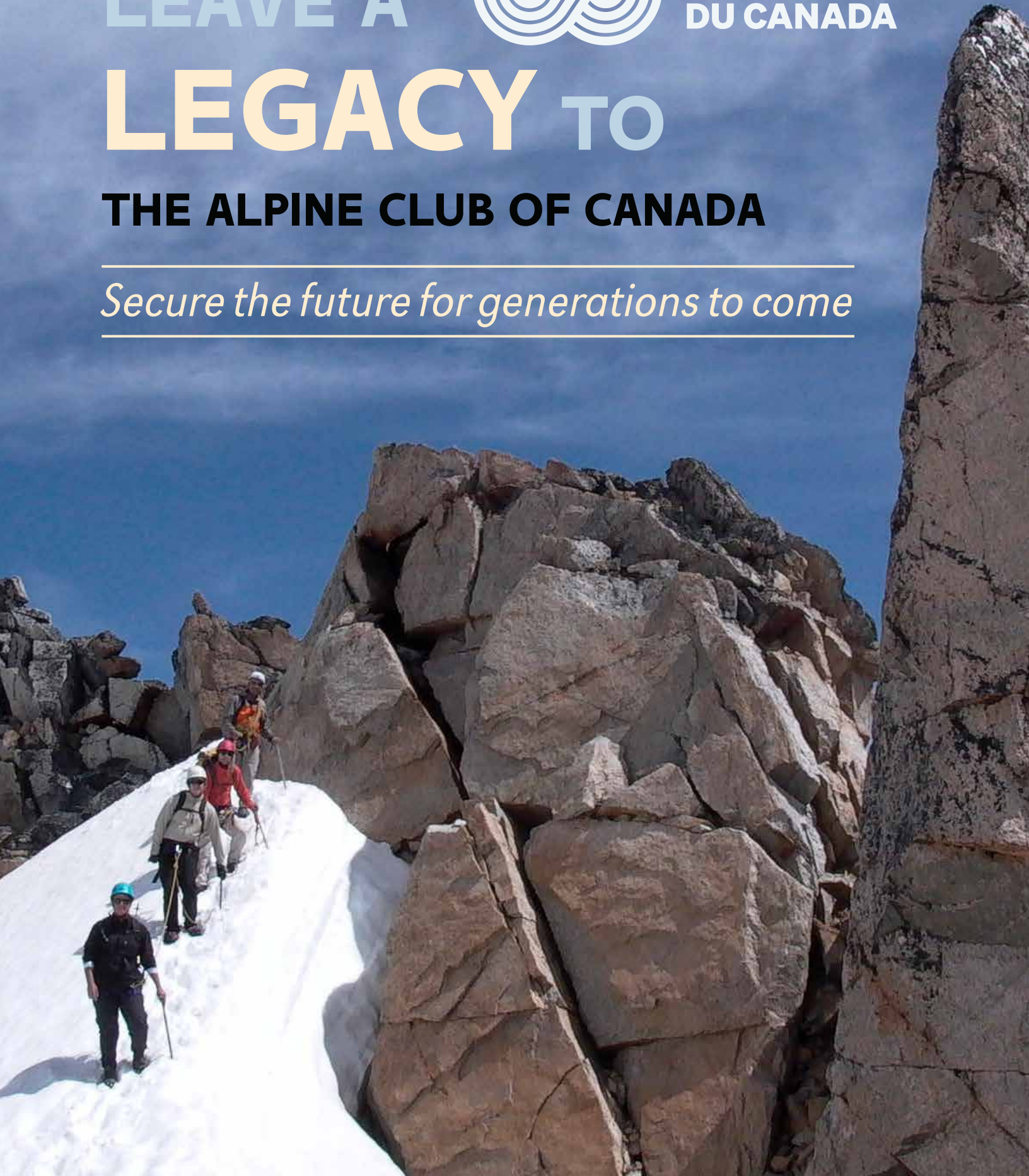
LEAVE A  
**LEGACY** TO


**THE ALPINE CLUB OF CANADA**

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*Secure the future for generations to come*

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*To help inspire others to enjoy nature—either on a windy mountaintop or a cozy ACC hut—has been incredibly rewarding for me. To be able to support ongoing leadership training through a legacy gift just feels right.*

*—Lara Seward-Guenette*

Photo: Rennée Lamontagne

## **A LEGACY OF ADVENTURE**

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*We don't inherit the earth from our ancestors; we borrow it from our children. —David R. Brower, Environmental Advocate and Leader*

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With more than a century of history and adventure to celebrate, legacy gifts to The Alpine Club of Canada (ACC) allow our club to embrace our past, seize new opportunities, address pressing issues and make strategic investments that benefit our national community now and for generations to come. Thank you for your interest in investing in the future of our club.

We look forward to speaking with you personally about your gift intention and how we can best support you in considering the ACC in your charitable giving plan.

# PLANNING FOR THE FUTURE

In addition to having the satisfaction of knowing that you are personally contributing to the future security of your club, there are many benefits of making a legacy gift to the ACC:

- Leaving a legacy allows you to celebrate your personal values, interests and passions, or pay tribute to a loved one.
- Because there are several ways to leave a legacy, you can choose a giving method that best suits your personal circumstances.
- Most legacy gifts are tax-deductible, and therefore reduce taxes owed by you, and/or your estate.
- Some legacy gifts remove property from probate, thereby reducing or eliminating probate expenses.
- Revocable legacy gifts can be revised should your personal circumstances change. Whether a gift is revocable or not, depends on the type of gift.

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## *So Many Ways to Give*

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There are many ways to leave a legacy to the ACC. Whether you choose to make a bequest in your will, a gift of life insurance or through some other method of giving, we will work with you to ensure we honour the spirit and intention of your gift to the best of our ability.

Photo: David Toole



Photo: Rami Palo



*The ACC has played a major role in my life. I want to play a part in securing our legacy as a significant national organization.*  
—David Toole



# FOR THOSE WHO FOLLOW IN OUR FOOTSTEPS

Legacy planning is a personal and meaningful way to make a difference for future generations. You can choose a tax-effective way to leave a legacy that considers your unique circumstances.

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## *Bequests*

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Leave a legacy. A gift by will, known as a bequest, provides you with the opportunity to support the ACC once your needs and those of your loved ones have been met.

### **FUNDS ARE USUALLY BEQUEATHED AS:**

- A residual amount—a share or percentage of your estate.
- A specific dollar amount or item.

### **BENEFITS OF MAKING A BEQUEST:**

- You retain use of the asset during your lifetime.
- Your gift reduces taxes owed by your estate.
- A bequest is revocable and can be modified if your circumstances change.

### **RECOMMENDED WORDING FOR YOUR WILL:**

#### **ENDOWMENT – RESTRICTED OR UNRESTRICTED**

“To pay to The Alpine Club of Canada [x% of the residue of my estate *OR* the sum of \$x]. This gift is to be used to [establish *OR* augment] an endowed fund, the income from which is to be used by The Alpine Club of Canada for [insert designation: Greatest Needs, Leadership Development, Activities, Environment, Facilities, Mountain Culture *OR* \_\_\_\_\_] in [my name *OR* memory of \_\_\_\_\_ *OR* anonymously].”

#### **EXPENDABLE GIFT – RESTRICTED OR UNRESTRICTED**

“To pay to The Alpine Club of Canada [x% of the residue of my estate *OR* the sum of \$x]. This gift is to be used by The Alpine Club of Canada for [insert designation: General Purposes and Greatest Needs, Leadership Development, Activities, Environment, Facilities *OR* Mountain Culture].”



Photo: Thierry Levenq

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## Life Insurance

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Invest today for a secure tomorrow. A gift of life insurance is an affordable way to make a real difference. A modest annual premium, paid over time, can result in a significant future legacy.

### WAYS TO DONATE LIFE INSURANCE:

1. Donate an existing policy—you receive a charitable tax receipt for the net present cash surrender value and any premiums paid after the donation date.
2. Donate a new policy—you receive a charitable tax receipt for any premiums paid after the donation date.
3. Assign the beneficiary—you assign the ACC as the beneficiary of your insurance policy. Your estate will receive a charitable tax receipt at the time the gift is realized.

### BENEFITS OF A GIFT OF LIFE INSURANCE:

1. Affordable annual premiums, which convert to significant support for the ACC.
2. You receive a charitable tax receipt based on the way the insurance was gifted.
3. Gifts of life insurance are not included in probate.

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## Registered Retirement Funds

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Planning for a bright future. The ACC can be named as a direct beneficiary of qualifying registered savings plans. For example, by naming the ACC as a beneficiary of your Registered Retirement Savings Plan (RRSPs) or Registered Retirement Income Funds (RRIFs), you receive the following benefits:

- Remaining funds in most RRSPs/RRIFs become fully taxable as income in the year of death. Naming the ACC as the direct beneficiary generates a charitable tax receipt that will offset this tax.
- These gifts provide privacy as they are not part of your will and there is no cost in creating them.
- The balance of your retirement fund flows outside your estate; therefore, it is not included in probate.

**Please note:** RRSP and RRIF assets cannot be transferred directly to a registered charity during a donor's lifetime and be eligible for a charitable tax receipt.



*Liz and I have enjoyed many glorious ACC adventures and are honoured to support the Legacy Gifting program.*  
—Glen Boles, Honorary Member

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## *Gifts of Residual Interest*

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Create an impact with your personal property. When making a gift of residual interest, you donate your personal property to the ACC now, and continue to use it for the rest of your lifetime. You also receive an immediate tax benefit. These donations can include assets such as real estate or personal property.

### **BENEFITS OF A GIFT OF RESIDUAL INTEREST:**

- You continue to use the property for life.
- You receive a charitable tax receipt for the net present value of the property when the gift is made.
- These gifts are not included in probate as they are not part of your will.

These gifts are irrevocable once the property has been transferred to the ACC and a charitable tax receipt has been issued. At the end of the term of the agreement, typically upon death, the ACC will either liquidate the property or add it to its assets, depending on an agreed upon course of action.

Photo: © Shaun King / Mountain Sense



Photo: Vytas Barsauskas





Photo: Zac Robinson

## THANK YOU

*Thank you for considering a legacy gift to The Alpine Club of Canada*

Recognition of your gift should be as personal as the spirit and intention that inspired it. We will work with you to acknowledge your support in a way that is meaningful and appropriate to you and your loved ones.

As a general practice, the ACC includes the names of our legacy gift donors in The Alpine Club of Canada Annual Report. Your named recognition serves to share your gift intention with our community and acts as encouragement to others to consider their own legacy intentions.

## IMPORTANT INFORMATION

When leaving a legacy to the ACC, it will be helpful to have the following information on hand:

- Our legal name is: The Alpine Club of Canada
- Our charitable registration number is: 10670 4182 RR0001
- Our address is: 201 Indian Flats Rd, PO Box 8040 Stn Main, Canmore AB, T1W 2T8
- Our website is: [www.alpineclubofcanada.ca/donations](http://www.alpineclubofcanada.ca/donations)
- We can be reached by phone: 403-678-3200, fax: 403-678-3224, or email: [info@alpineclubofcanada.ca](mailto:info@alpineclubofcanada.ca)

**Please note:** The information provided here does not constitute legal or financial advice and should not be relied upon as a substitute for professional counsel. We encourage you to seek professional legal, estate planning and/or financial guidance before deciding upon your course of action.

## NATIONAL OFFICE



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*To bring together, and give voice to, Canada's mountaineering community.*

