

PLANNED GIVING
Gifts of RRSPs/RRIFs



HELP FEED THEIR APPETITE FOR SUCCESS

*"Our strength lies in our collective action. Individually, we can only do so much.
But, together, we have the power to change the world."*

Daniel Germain, President and Founder

We can offer you simple, flexible and smart options that let you enjoy tax benefits and maximize the impact of your donation on children's health and well-being.

WHY BREAKFAST CLUB OF CANADA?

Since 1994, Breakfast Club of Canada has been nourishing children's potential by making sure as many of them as possible have access to a healthy morning meal before school, in an environment that allows their self-esteem to grow and flourish. The Club's approach promotes the core values of engagement, enrichment and empowerment.

Operating from coast to coast, Breakfast Club of Canada teams up with communities and local partners to develop solutions adapted to their specific needs. Today, the Club is present in 315 schools across Quebec, helping to feed more than 21,000 students every day.

Retirement funds are one of the best ways to grow your assets during your lifetime, but they are also one of the worst ways to pass down your wealth to your heirs, given how heavily taxed they are.

But bequeathing your RRSPs or RRIFs can be a fiscally advantageous and efficient way to transform these assets into a significant source of support for Breakfast Club of Canada. This type of donation will help us keep breakfast programs running for years and generations to come

BENEFITS OF GIFTS OF RRSPS AND RRIFs

- Satisfaction of making a donation that will ensure the sustainability of breakfast programs after you have passed, and the convenience of continuing to benefit from your assets during your lifetime.
- A charitable tax receipt for your estate.
- The possibility of making a donation and, at the same time, meeting your family's needs by naming more than one beneficiary.

SCENARIO*

A donor bequeaths the balance of their RRSPs or RRIFs (\$200,000) to Breakfast Club of Canada.

Amount of donation	\$200,000
Taxable amount (\$200,000 x 50%)*	\$100,000
Tax credit (\$200,000 x 50%)*	\$100,000
Net tax payable	\$0

*Scenarios provided as examples only. Tax and tax credit rates rounded to 50% to simplify calculations.

GIVING: EASY, CONVENIENT, POWERFUL

In Quebec, to name a charitable organization as the beneficiary of an RRSP or an RRIF, you have to do so through a testamentary disposition or through a life insurance product, unlike other Canadian provinces, where charitable organizations can be entered directly on the RRSP/RRIF form.

However, it is easy to set up a gift of an RRSP or RRIF to benefit Breakfast Club of Canada. Simply mention it in your will and contact us to let us know so we can thank you now, rather than later.



For more information

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Phone: 450-641-3230 #3345

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