

PLANNED GIVING
Charitable Bequests

A close-up photograph of a young child with dark hair, wearing a grey hooded sweatshirt. The child is looking down and to the left with a thoughtful or focused expression. The background is blurred, showing other people in a brightly lit indoor setting.

**HELP FEED
THEIR APPETITE
FOR SUCCESS**

A charitable bequest is the most popular form of planned giving and the most accessible to a broad array of donors. It represents the chance to make a major donation to a cause a donor holds dear, over and above any other gifts they may have made during their lifetime.

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

A bequest can take several forms:

1. **Legacy by particular title:** a set amount of money or a specific item or asset.
2. **Residuary legacy:** all or a percentage of the remainder of an estate after payments of debts and specific requests.
3. **Universal legacy:** all movable and immovable property, sometimes divided up among several heirs or legatees.

BENEFITS FOR THE DONOR

- Satisfaction of giving back to an important cause while retaining ownership of your assets during your lifetime.
- A charitable tax receipt that may considerably reduce the amount of tax payable at death.
- No fees during the donor's lifetime, apart from those associated with drawing up a will.

To thank you for your donation, we need to be informed of your intentions and be sent certain documents. We want to make sure your generosity is suitably acknowledged during your lifetime.



SCENARIOS*

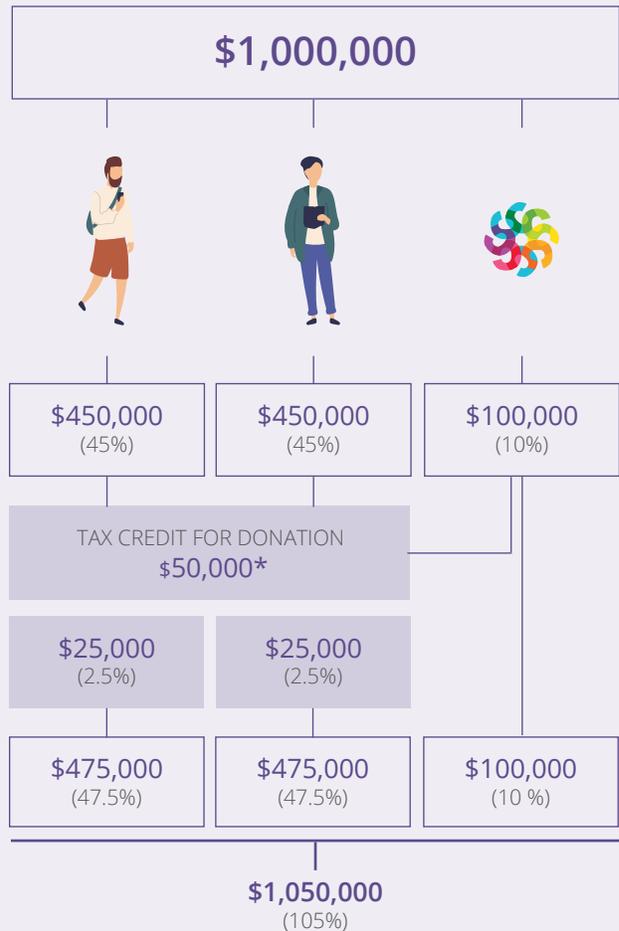
Scenario A

Widower, 80 years old. Net assets at death: \$1 million. No bequests in his will. Heirs: two children.



Scenario B

Widower, 80 years old. Net assets at death: \$1 million. Leaves \$900,000 of his estate to his two children and makes an individual donation of \$100,000 (equivalent to 10% of the estate).



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



For more information

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