

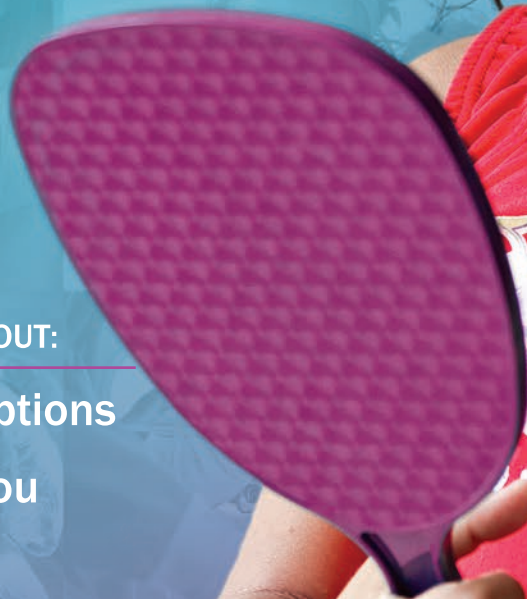


Your Guide to Leaving a

# Lasting Gift

INSIDE YOU'LL LEARN ABOUT:

- Popular Giving Options
- Tax Benefits to You
- Will Writing Tips
- And More



# Thank You for Considering a Lasting Gift to Operation Smile Canada

“Leaving a gift to charity is only for rich.”

“It’s too complicated and inflexible.”

“I would have to neglect the needs of my loved ones.”

“This wouldn’t benefit *me* much.”

## Have you ever heard these common misconceptions about leaving a gift to charity?

The truth is, lasting gifts are becoming increasingly popular as Canadians of all backgrounds learn about the generous tax and estate planning benefits they offer. Charitable gifts can come *after* loved ones have been taken care of, and gifts of all sizes matter.

When you’re ready, you can plan your gift with surprising simplicity. And you’ll feel confident knowing that most options give you the freedom to change your mind at any time. We’ve designed this guide to help you consider your choices more clearly and meaningfully.

**Remember: For the majority of Canadians, leaving a gift to charity is the most effective way to have a powerful, continuing impact on the world.**

**Your lasting gift to Operation Smile Canada is a miracle for children born with severe facial deformities in the world’s poorest countries. You provide them with life-saving surgeries performed by volunteer medical professionals who treat every child like their own. Your gift forever transforms the future for generations of young people in need.**

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“My wife and I recently made a commitment to include Operation Smile as a beneficiary of my retirement plan. We know that our bequest will help make a positive and life-changing impact on hundreds of children around the world.”

— Kevin M.

“There’s an old saying: ‘A man understands the meaning of life when he plants a seed for a tree under which he knows he will never sit.’ At the end of my life, I could provide trinkets for my family and friends, but I would much rather plant a seed and provide for the care of children around the world by supporting the mission of Operation Smile.”

— L.W. D.

## Our 3 Promises to You

Your lasting gift is a commitment to the transformative work of Operation Smile Canada.

### 1 Honour:

We promise to dutifully honour your wishes for your lasting gift

### 2 Care:

We promise to treat you with the utmost level of care and respect

### 3 Gratitude:

We promise to always be thankful to you for your kindness

## Talk to a Professional Advisor

We strongly recommend that you consult with a professional advisor (such as a financial planner, lawyer, banker or accountant) when considering a lasting gift. Together, we can help you realize your wish to support the work of Operation Smile Canada.





You can make your lasting gift in smart, flexible ways that maximize your tax and estate planning benefits. In fact, Canada has the world's most generous tax system for charitable giving. Here are a few popular choices along with some of their benefits to you:

### PLACING A GIFT IN YOUR WILL

**Benefits to you:** It's very easy to do with the help of your legal advisor, you can change it at any time, it won't affect your savings today and it may considerably reduce your estate taxes.

Including a gift to charity in your will is also known as a charitable bequest. You may choose to leave a dollar amount (specific bequest) or a percentage of your estate (residual bequest).



### DONATING LIFE INSURANCE

**Benefits to you:** It's cost-effective, reduces your taxes, and ensures that your charitable wishes are carried out.

A gift of a new or existing life insurance policy, with Operation Smile Canada listed as beneficiary or owner, is a lesser known but highly flexible way to support Operation Smile Canada and change children's lives forever.



### CREATING OR UPDATING YOUR WILL

When creating or updating your will, we strongly encourage you to speak with a legal advisor. If you don't already have one, you can reach out to your local law society for assistance.

### DESIGNATING AN RRSP, RRIF OR TFSA TO CHARITY

**Benefits to you:** Your estate will receive a donation receipt for the full value of your gift on passing, you earn substantial tax credits that can reduce your estate's tax liability and you retain full use of your funds during your lifetime.

Naming a registered charity like Operation Smile Canada as a beneficiary of your RRSP, RRIF or TFSA is a tried and true way of having an enduring impact on the world. The tax credits your estate will receive will reduce and can even completely offset the income taxes your estate has to pay.



### DONATING SECURITIES

**Benefits to you:** By directly donating marketable securities to a registered charity like Operation Smile Canada you avoid paying capital gains taxes and receive a donation receipt for their full value.

It is better to donate the actual shares rather than selling them and donating the cash amount.



## The Language is Simple

If you intend to leave a gift to Operation Smile Canada in your will, thank you. Please include this information to make sure your wishes are clear:

## Operation Smile Canada Foundation

375 University Avenue, Suite 204  
 Toronto, ON M5G 2J5  
 Charitable Registration Number: 84064 3605 RR001

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*“I’ve chosen to leave a gift to Operation Smile in my will because I feel it’s so very important to help children born with facial deformities.”*

— Molly-Jean S.



## We're Here to Help

**Ken Butland**

Personal Gifts

1.844.376.4530

375 University Ave, Suite 204  
Toronto ON M5G 2J5

Email: [ken.butland@operationsmile.org](mailto:ken.butland@operationsmile.org)  
[www.operationsmile.ca](http://www.operationsmile.ca)

### ABOUT OPERATION SMILE CANADA

Operation Smile Canada provides children in the world's poorest countries with surgery for facial deformities like cleft lip and palate, all free of charge.

Without surgery, **90% of these children die before they reach adulthood**. Those who survive experience discrimination, bullying, and health problems, along with difficulties speaking, going to school, getting a job and starting a family.

Together with our global network, we work in over 60 countries, benefitting from the expertise of thousands of volunteer medical professionals. We deliver safe surgery and related medical care directly to children in need, changing their lives **forever**.

Operation  Smile  
Canada