

## Things you can do to leave a planned gift

- ◆ Prepare a will
- ◆ Discuss with your family and financial/legal advisor your intentions
- ◆ Be specific in your intentions
- ◆ Consider your assets and the tax benefits to your family
- ◆ Consider naming ROOF as your alternative beneficiary
- ◆ Would you like to leave a Memorial gift, a lasting legacy?
- ◆ Encourage others to make a planned gift



Your planned gift can help to meet the basic needs of youth, allowing them to move from survival mode to goal setting and making healthy choices. Empower youth to break the cycle of homelessness in its earliest stage to prevent the long term social and financial costs to the youth and our community; and help youth to reach their potential.

To learn more please call:  
519-742-2788

## What ROOF means....

ROOF is more than a shelter or a service provider, as many youth express; thanks to our generous donors, it is a safe and welcome home:

*"I have been on the streets for four months. I was kicked out of my mother's house due to my addiction to drugs. I found out about ROOF from her and came to see if I could get a bed. Since then I have stopped using and been more focused on getting a job. This experience has been hard, but thanks to ROOF's "Providing A Roof" program, I now have a positive environment where I can stay focused on, what I have to get done " - W.H.*

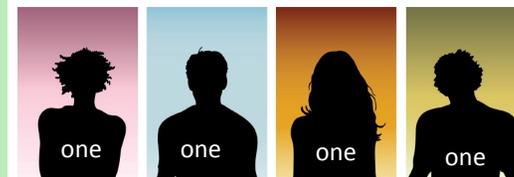


### oneROOF Youth Services

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## Planned Giving



oneROOF  
YOUTH SERVICES



## What is Planned Giving?



Planned giving, is the process of planning a charitable gift so that the donor realizes his/her philanthropic objectives while maximizing on tax and other financial benefits.

Most often a planned gift is any gift of importance; made with a great deal of consideration about the benefits to the charity and the financial effects to the donor and your family.

Planned gifts are often gifts such as bequests, life insurance policies, or annuities. Or it can be a way to invest money so that the donor receives benefits during his/her life and then bequeaths the remaining funds to a charity of his/her choice .

This brochure gives you important information on planned giving and the benefits to you , the donor, your family and to the charity.

If you are considering leaving a planned gift to ROOF (Reaching Our Outdoor Friends) , we encourage you to meet with your family and financial/legal advisors first.

## Benefits of Planned Giving

Gift planning can improve a donor's financial position, and can allow many people to make a bigger impact than they ever thought possible. With sound financial planning, gifts of this nature enable the donor to enjoy a tax advantage, while making a significant difference in their community.

Benefits to a donor making a planned gift:

- Significant tax benefits while maintaining financial security for donor and family
- Ability to make a larger gift to charity than otherwise might be possible
- Founding a commemorative gift in the name of someone special
- Helping to avoid or reduce capital gains taxation
- Enriching the lives of individuals helped by the work of registered charities
- Provide support to a cause or charity and continue to make a difference in the community
- Your legacy gift is an opportunity to ensure your memory lives on
- A legacy gift can be a way of contributing to the future, by starting or contributing to an endowment fund for the charity you are contributing to the future sustainability of the organization
- To leave the world a better place

## Which Planned Giving Option is Right for you?

### Bequests/Legacy

A bequest is a gift from your estate directly to oneROOF. Bequests come as a specific gift of personal property or a percentage of your estate. A Legacy is a gift of money from your estate.

### Life Insurance

Through your gift of life insurance, your gift may result in being many times greater than the premiums you have paid over time.

### Gift of Annuity

A charitable gift annuity provides you with the opportunity to transfer assets to oneROOF (over the course of your lifetime) in exchange for a tax benefit. Upon your passing your annuity payments will cease and oneROOF retains the remaining funds; providing for continued success of our programs.

Remember prior to making any of these financial decisions you should discuss your planned gift with your family and your financial/legal advisor.

