



South
Saskatchewan
Community
Foundation



Celebrating Your Legacy

A resource for donors to explore impactful giving options

Your legacy, *forever.*



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Join us in our mission to create lasting, meaningful change in our local communities. Together, we can make a difference.

Learn more about the Community Foundation and access additional resources by navigating to www.sscf.ca, giving us a call at **306-751-4756**, or using the camera on your mobile device to scan the QR codes below:



Leaving a Legacy



Legacy Funds



Join Our Legacy Circle



Flow-Through Funds



Donation Calculator



Sample Will Clauses



Securities Transfer Form



Annual Reports

Your Legacy, Preserved.

Welcome to the **Community Foundation**, where your legacy finds a permanent home. We can turn a one-time donation into a fund that **forever gives back**.



PROTECTING YOUR LEGACY

At the Community Foundation, we protect your donations with the vision of creating long-term and sustainable impact.

We are a local and trusted partner for charitable giving with a 55-year history.

THE POWER OF INVESTMENT

By pooling and responsibly investing donations, we earn returns to reinvest in our local community.

- **Sustainable Growth** - surplus investment returns will continue growing your legacy over time.
- **Charitable Costs Covered** - investment returns have historically covered our low administrative costs.*
- **Giving Back** - each year, a portion of the investment earnings are granted out to the charities of your choice.



A BRIGHTER TOMORROW

We help you secure a lasting impact in the community through your Fund.

Your legacy is a force for good, creating a brighter future for generations to come.



*Historically, our investment returns have covered all fees and granting, with the surplus increasing your fund. Past success does not guarantee future results. Management fees and investment losses can reduce your fund balance temporarily on a short-term basis. During this time, granting may be restricted until your fund balance returns to make your donations whole. Newly created funds require time to build up a cushion with investment returns. Depending on market fluctuations, this can take upwards of two years.

Why build a *Lasting Legacy?*

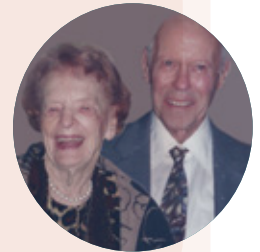


Leave your love with a legacy.

A legacy is a heartfelt gift that bridges generations. It ensures that your love continues to warm the hearts of those you hold dear while forever supporting the charities and causes you cherish. It's a testament to a life well-lived; a life dedicated to making the world a better place.

Simply put, **G. Murray and Edna Forbes** loved their community.

They began their Legacy Fund in 2002 with an initial donation of \$100,000 and left gifts in their estates. Royalties from the donation of mineral rights have since grown the fund to over \$23 million. This fund is a legacy that keeps their name alive in the community and gives back over \$1 million every year. Their family continues to be involved in granting decisions and honouring their legacy.



Give where you live.

Community is not just where we live and work; it is where we put down roots and build our legacy. Giving where you live is a reinvestment in the communities that have supported you and helps foster a culture of caring that enriches the quality of life for all.

George Butt is forever supporting the heart of his community.

When George established his Legacy Fund at the Community Foundation in 2008, he wanted to help sustain his hometown of Arcola for generations to come. Every year, his fund provides grants to support the town hall, Arcola Curling Club, his church, and the Arcola Cemetery. George Butt's impact will continue to grow over time and provide stable and consistent funding to support his community, forever.





Support vital needs in the community.

The Community Foundation helps donors to maximize their impact through research. Our Vital Signs Report collects local data to identify significant trends and reveal the most pressing needs facing our community. This research then informs granting from our Vital Community Fund to spearhead collaborative action.

For **Bob Perry**, there are so many worthy causes to support.

"There are so many charities out there and I have a problem deciding which ones to give to," explained Bob, "and I thought, the Foundation is a perfect place to support." His Legacy Fund will forever support the work of Vital Signs to direct funding to the most emergent needs in our community as informed by research.

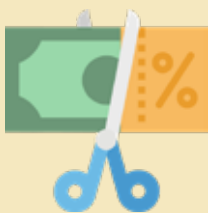


Honour and celebrate the memory of loved ones.

Memorial Funds carry on the spirit of a loved one and create a legacy that lives on in the community forever. The Community Foundation can work with families to establish funds in as little as two days.

The legacy of **Desirée Hutton (née Steele)** lives on.

In pursuing a law degree, Desirée chose a profession that would allow her to make a difference in the lives of others. When Desirée was diagnosed with terminal cancer, a Memorial Fund was established to help learners overcome systemic barriers to their education goals and supports first-generation students.



Maximize tax efficiencies.

Many donors work with their trusted advisors to strategically use charitable giving to offset their tax burden – both during their lifetime and on their estate.

Grant Karst understands the value of charitable giving.

A trusted financial advisor for 45 years, Grant has advised thousands of clients on estate planning and philanthropy. "Charitable giving is easy and beneficial to incorporate in your financial plan," he explains. "Tax benefits during your lifetime and for your estate help you and your designated charities."



Benefits of a Community Foundation

A trusted and local partner for charitable giving.
Focus on your community impact without the hassle of administrative duties.

With 55 years of experience guiding and facilitating philanthropy in Saskatchewan, the Community Foundation has been honoured to support thousands of donors and hundreds of fund holders throughout the province. We are connectors between donors and charities, facilitators of unique donations, and catalysts for community impact.

The Community Foundation is here to ensure that your generosity creates a lasting impact and we're committed to providing you with the tools and support you need to make a difference.



Local Charitable Experts

The Community Foundation engages with over 200 local charities each year and can help connect you with organizations working in your areas of interest.



Customized Solutions

Should you wish to accept public donations to your fund, we offer the ability to customize donation receipt cover letters and build a personalized webpage for the fund.



Vital Signs Research

We believe in the power of data-driven philanthropy and our Vital Signs Report helps guide generosity to the areas of greatest need in our communities.



Donor Anonymity

If you prefer to remain anonymous, we act as a shield between you and the charities you support. All CRA reporting falls under the Foundation, so your privacy is protected.



Investment Expertise

Pooled with around \$120M in assets, your fund benefits from lower fees and higher returns as part of our professionally-managed and diversified investment portfolio.



Cost Savings

Our fees help offset our admin costs - such as staff wages and our office space - and are considerably lower than costs associated with managing a private foundation.



Full Transparency

In addition to quarterly financial statements, Fund Advisors have access to a private online Fund Portal that chronicles donations, grants, and other fund activities.



Your Legacy, Celebrated

Much more than a transactional foundation, we love telling the stories of lives well-lived and celebrating your legacy through community impact for generations to come.

How Your Fund Works

For over 55 years, the Community Foundation has been a trusted partner for charitable giving.

We help guide and facilitate local philanthropy and provide tools to forever support for the charities and causes that you care about.



Step 1: Build

The Community Foundation makes giving easy and accept all types of donations, including: cash, securities, real estate, agricultural land, mineral rights, life insurance, and more.

- Legacy Giving is for everyone. Your legacy journey can begin with only a few hundred dollars and a plan to grow the fund with regular gifts or as part of your Will.



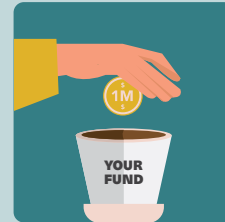
Step 2: Protect

- Legacy Funds create generational impacts and are tools for long-term giving.
- The Community Foundation protects donations and invests them wisely to earn returns, the uses the investment gains to grow community.
- With quarterly financial statements and access to a fund portal, there is full transparency with your fund.

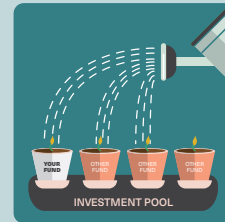


Step 3: Give Back

- As your Legacy Fund grows, the interest earned each year is granted out to support the causes and charities you care about most.
- Our team works to honour and celebrate your legacy through granting and storytelling.



Your personal Fund is created through a legal Deed of Gift (an agreement) and started with an initial donation.



Your Fund is pooled with others and responsibly invested as part of our diversified and professionally-managed portfolio.



Further donations to your Fund in your lifetime and through your estate help to grow your impact.



Over time, your Fund continues to grow through investment earnings which have historically covered all administrative fees.



Each and every year, you have the opportunity to make grants from your Fund and support the charities and causes you care about.



Ways to Give

The Community Foundation makes charitable giving easy.

Aside from cash donations, there are many ways to make an impact.

We take care of all the details for your valued donation.

Leaving gifts through a Will or estate allows your legacy to live forever.

We are experts on unique charitable gifts, such as:



Stocks
(Publicly
Traded)



Private
Company
Shares



Land or
Mineral
Rights



Life
Insurance
Policies



Mutual
Funds or
RRSPs



Real
Estate



Works
of Art



Charitable
Remainder
Trusts

For businesses, we can set up employee giving campaigns—working with your payroll processing personnel to set up payroll deductions for charitable giving. We can also assist with setting up point-of-sale donations.

Types of Funds

LEGACY (ENDOWED) FUNDS

Your donations are protected by the Community Foundation and **create a lasting legacy that forever supports the community.**

- **Donor Advised Funds** – All the benefits of having your own private foundation, without any of the work. You recommend the grants to the charities of your choice and can change your preference at any time.
- **Donor Designated Funds** – A specific charity or focus area is designated as the recipient and the choice will be permanent.
- **Memorial Funds** – Honour and celebrate the memory of your loved one by allowing friends and family to pay tribute and support community for generations to come.
- **Scholarship Funds** – We assist and facilitate the funding of scholarships, bursaries, or awards based on your choices.

FLOW-THROUGH FUNDS

Create immediate impact in the community with a "charitable chequing account."

Receive a tax receipt at the time of your donation, then grant out funds anytime to the charities and causes of your choice.

SPEND-DOWN FUNDS

Support the charities with predictable funding over a set time interval.

Funds are granted out on an agreed-upon schedule until the fund is fully depleted.

CORPORATE GIVING

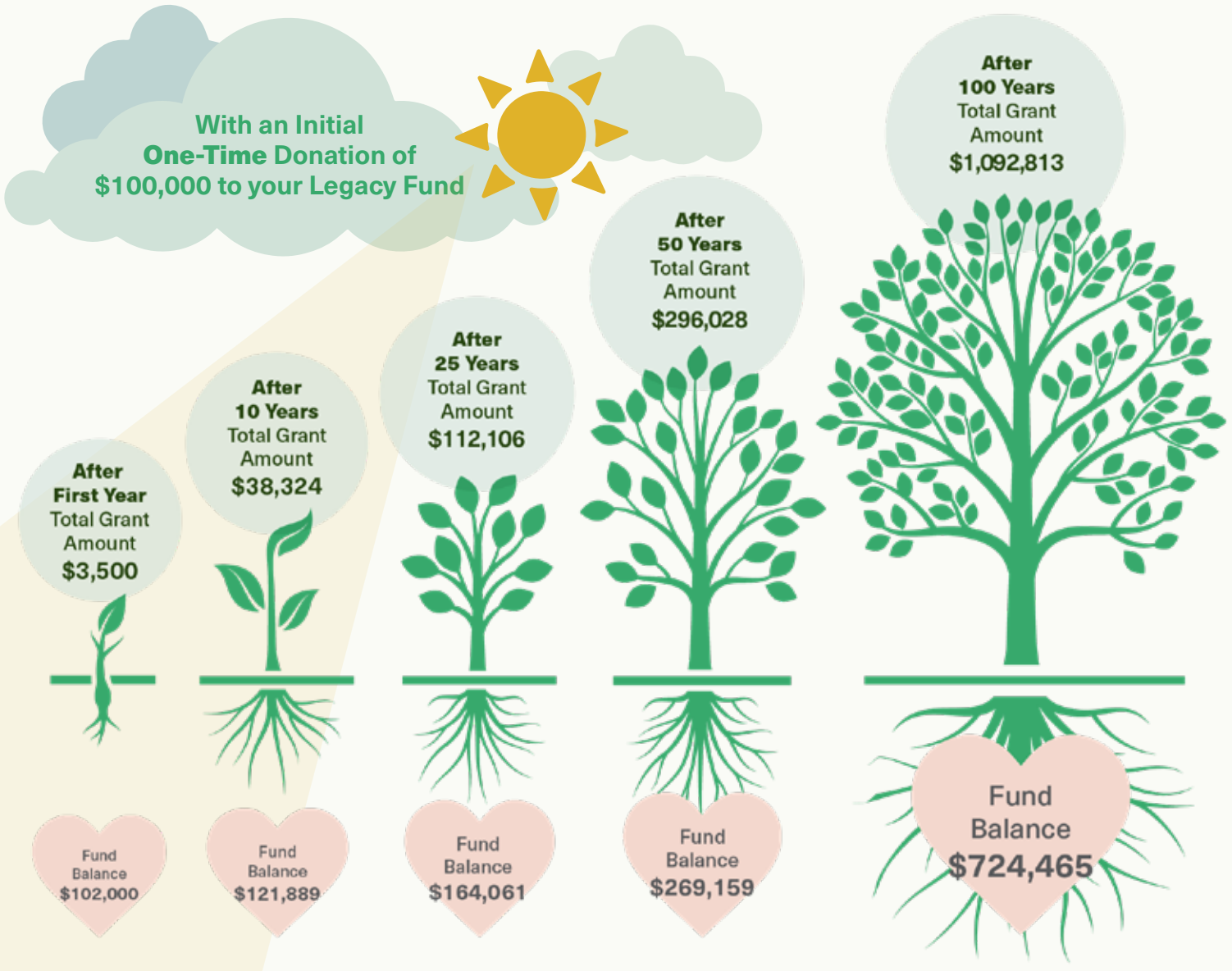
Foster a culture of giving within your organization with employee giving programs.

Establish a corporate Legacy Fund and involve your employees with granting decisions.

Fund Type	Fee Structure
Legacy (Endowed) Funds	Fund Balances under \$1M = 1.5% Fund Balances \$1M to \$5M = 1.25% Fund Balances over \$5M = 1.0%
Flow-Through (Non-Endowed) Funds	2% of Granting

In addition to the Community Foundation's charitable cost recovery fees outlined above, the professional investment management fees are shared by all funds on a strictly cost-recovery basis. Historically between 0.4% - 0.6%, these fees include portfolio managers TDAM and PH&N, as well as investment consultant George & Bell.

Impact of *Giving Forever*



**Example uses a 3.5% disbursement rate and assumes only a one-time donation. Rate of returns and all fees are based on actual 15 year data from 2008 to 2022.*

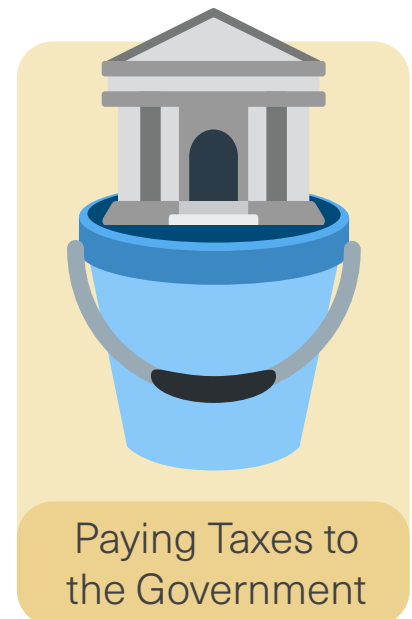
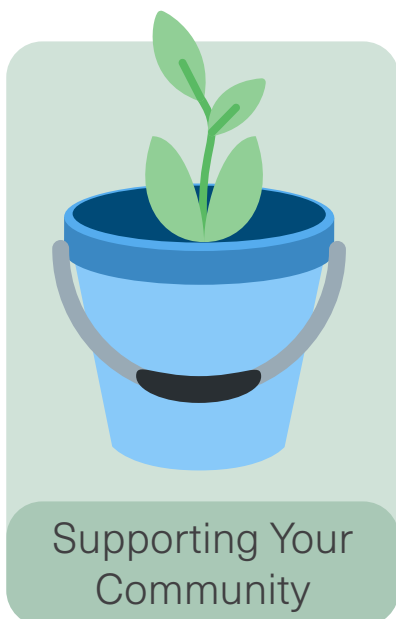
Join Our *Legacy Circle*

Become part of a group united by a shared passion for community impact.

When you commit to leaving a deferred gift to the Community Foundation — such as through your Will or with a life insurance policy — we invite you to join our Legacy Circle to benefit from exclusive events, personalized engagement, and special recognition as you create your legacy.

Contact us at legacy@sscf.ca to start a conversation about making a planned gift.

When you pass away, there are three possible 'buckets' for the division of your assets and you can only ever eliminate one of the three:



With strategic planning, your Legacy Gift to the Community Foundation can **make a lasting impact in the community** all while **maximizing support for your loved ones** by offsetting the tax burden on your estate through charitable giving.

Leading by Example

Our team loves the community and believes in the power of the Community Foundation to help create impact, forever.

At the Foundation, we believe that change starts with a single act of kindness, a spark of compassion, or a generous gesture. Your support, whether it's through donations, partnerships, or spreading the word, is the lifeblood of our Foundation. Together, we have the power to build a future filled with hope, opportunity, and prosperity for all.

"Creating a memorial fund is one way to continue the legacy of a special individual. The Community Foundation made it possible for my family to create a public memorial Legacy Fund for my husband when he passed and they made it easy and stress-free during a very emotional time. It provides comfort for our family to know that his legacy will forever live on and help others."

Donna Ziegler, Executive Director



"I have always wanted to leave this world a better place than I found it and the Community Foundation shares my hopes and dreams for community impact. I believe in the work we are doing and started a Fund to build a family legacy with my spouse and kids. It makes me proud seeing my kids involved and knowing that our actions today will forever make a positive impact in our community."

Adam Hicks, Director of Finance & Strategic Operations



"Our Legacy Circle offers a meaningful way to leave a gift for future generations and keep your name alive in the community. I love having the opportunity to sit down with people, hear their stories from a life well-lived, and talk about the legacy they want to leave behind. It is inspiring to be leading a community of individuals that are committed to community impact and giving back."

Jenna Peoples, Community Legacy Coordinator



P: (306) 751-4756
TF: 1 (877) 751-4756
E: info@sscf.ca
W: www.sscf.ca

Charity number:
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