



YOUR LEGACY IS SOMEONE'S BEST HOPE.

PLANNED GIVING WITH STARS: A QUICK GUIDE



You can care for your family and support the causes you love. Many people choose to include a gift to charity in their will or estate plan—often alongside gifts to loved ones. Even a small percentage of your estate can make a lasting difference for STARS while still putting family first.

What is a legacy or planned gift?

A planned gift is a donation arranged now that takes effect in the future, often through your will or beneficiary designation. Planned gifts can support STARS' future, provide charitable tax credits at death, a complement your family plans.

We encourage you to speak with your family and professional advisors to ensure a planned gift fits your goals and your family's needs.



While it's important to enjoy life and your retirement, it's also important to plan for the future and think of others in your plans."

– ALAN RAE AND JOAN CONNOR
LEGACY DONORS

COMMON WAYS TO LEAVE A LEGACY WITH STARS

You don't need to be wealthy to make a meaningful planned gift.

There is no minimum amount and you can choose a lump sum, a percentage, or a specific asset.

LEGACY GIFT

Gift in your will (bequest)

Cash, a specific asset, or a share of your estate included in your will.

WHY PEOPLE CHOOSE IT

Easy to add or update.

No impact on current cash flow.

POTENTIAL BENEFITS

Charitable tax credits may help reduce taxes on your final return.

Publicly traded securities

Donating appreciated securities to STARS during your lifetime or through your estate.

Often allows a larger gift than donating cash.

Favourable capital gains treatment under current Canadian tax rules.

Tax credits based on fair market value at the time of the gift.

Registered accounts (RRSPs, TFSAs, RRIFs)

Naming STARS as a beneficiary using your financial institution's form.

Simple and direct.

Outside probate in many cases.

Preserves other assets for family.

Tax credits may help offset taxes triggered by registered accounts at death.

Life Insurance

Using a new or existing policy by naming STARS as beneficiary or transferring ownership (in some cases).

Turns modest premiums into a significant gift.

Frees other assets for family needs.

Charitable tax credits may be available, depending on how the policy is structured.

Real estate and other complex gifts

Gifts of real estate or other significant assets, sometimes using trust or other planning structures.

Enables a transformational gift using a major asset

Important note: these gifts require specialized legal and tax advice. Please contact STARS and your professional advisors to explore options under current Canadian law.

Connect with us.

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