



CAGP



**May is LEAVE A LEGACY™ month and it's time to start a conversation ... with your financial advisors.**

You've worked all your life to support your family and your community. Your estate could be worth more than you think. Talking to an estate planner, an accountant, your investment advisor and/or your lawyer will help you determine how best to shape your estate to benefit your family and your community.

Of course, the most important consideration is your family ... your spouse, your dependent children, grand-children ... they are, and should be, your first priority. But once you've determined that they are well taken care of, you may want to consider the broader community in which they live.

Your advisors can help determine what a gift to one or more of your favourite charities might look like (bequest/RRSP beneficiary/gift of securities/residual or outright amounts), the timing of your gift (is there any advantage to making all or part of your gift during your lifetime?) and ensuring the legal wording is correct to ensure your gift can be executed in an efficient and effective manner for the estate.

Your advisors can also help ensure your gift reduces taxes for the estate as much as possible. Depending on the asset mix of your estate, a gift to a charity can actually reduce your taxes to the point that your other beneficiaries receive more than they would have with no charitable gift. And, you can be in control of how your hard work benefits the community, rather than leaving it up to the government.

May is LEAVE A LEGACY™ month and it's time to start a conversation ... with your family, your financial advisors, your favourite charity and your lawyer. Don't wait, start the conversation today and make an impact forever.

For more information, please contact: [AlbertaNorthCAGP@gmail.com](mailto:AlbertaNorthCAGP@gmail.com)