

## RRSPs and RRIFs

**RRSPs** and **RRIFs** are among the most highly taxed assets in your Estate. At the time of your death, they are treated as if they had been cashed in all at once. After taxes, your beneficiaries may be left with as little as 50% of the total.

Making charitable gifts preserves the capital in these plans. Because you are making a charitable gift of the plan, 100% of the money goes to the charity.

If you name the beneficiary directly on your plan, the gift will pass outside your Estate, which will save on probate fees. Your Estate receives a 100% tax credit claimable against your final two years of income. Naming the **Henri Nouwen Society** can preserve the assets in your Estate for your heirs, and at the same time, allow you to make a significant contribution to a cause you care about.

If you wish to, or already have named the **Henri Nouwen Society** as a beneficiary on your RRSP/RRIF, please contact:

***Colette Halferty***

Director of Philanthropy and Special Events | Henri Nouwen Society  
chalferty@henrinouwen.org or call 1-866-226-2158 | 416 925 3745

***We would like to recognize your future gift today!***

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### **Always Seek Financial and Legal Advice**

*We strongly recommend you seek professional advice to ensure that your financial goals are considered, your tax situation reviewed, and your Planned Gift is tailored to your circumstances.*