



**mission
inclusion**

A NEW NAME FOR
THE LÉGER FOUNDATION



A CHARITABLE GIFT IN YOUR WILL

LEAVE YOUR MARK ON THE WORLD



A LEGACY OF HOPE

The gift of hope you are planning to make is significant. It adds a humanitarian dimension to your legacy, reaffirms your values to your loved ones, and sends a powerful message of community and caring for every member of society.

This guide provides an overview to help you plan your donation but is not a substitute for legal advice. We recommend you consult a professional (a financial advisor, notary, accountant, etc.).

Here is the information you will find on the following pages:

- **Important points to consider when making your will**
- **The three types of wills recognized in Quebec**
- **How to include our Foundation in your will and the types of gifts in wills accepted**
- **The purposes for which you can earmark your gift**
- **FAQ about gifts in wills**

Thinking of making a philanthropic gift in your will?

Contact our Planned Gifts team to discuss it in confidence.

Phone: **514 495-2409**

Email: **bonjour@missioninclusion.ca**

ANYONE CAN MAKE A GIFT IN THEIR WILL

Together, let's build a more just world.

People often think you have to be rich to be a philanthropist. But making a gift in your will is a way to do good that is within everyone's reach. Whatever the size of your estate, you can make a difference while still supporting your loved ones.

A gift in a will is a promise to make a donation when you die. Most people choose to leave everything to their family and loved ones. On the face of it, it makes sense. But in fact, your estate will be taxed quite heavily. Supporting charities you care about can reduce your tax liability, sometimes to zero. Your accountant or tax advisor can give you all the facts.



Imagine the satisfaction of making a gift that will help people today and for future generations.

Every donation, large or small, makes a difference. **Our goal is to give back to people in need in the most effective way possible.** Mission inclusion supports innovative, impactful efforts to improve the well-being of vulnerable and marginalized people in Quebec and around the world.

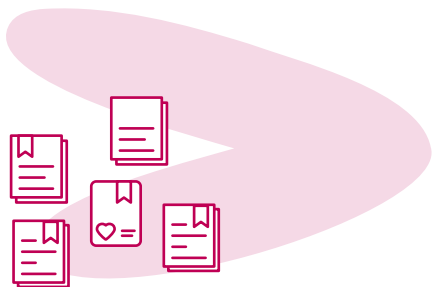
Mission inclusion is pursuing Cardinal Léger's dream of a just world in which no one is left behind. A world where there is a place for everyone, where every person is a valued community member.

PREPARING YOUR WILL

HOW DO I GO ABOUT PLANNING AND PREPARING MY WILL?

When deciding about your estate, the process is simple: get information, think about it, and do it.

Here are some helpful tips on how to proceed.



Gather your documents, such as:

- Your marriage contract or cohabitation agreement
 - Your divorce or legal separation decree
 - Your co-ownership agreement
 - Your life insurance policies
 - Your tax returns
 - Your or your company's financial statements, if applicable
-



Make up an inventory of your assets:

- list all your assets and liabilities
- if you share any assets or debts with your spouse or another person, indicate it

This inventory will inform the process of determining your estate-planning goals. It will also be an essential document for the person you designate as liquidator in your will.



What are the general benefits of making a will?

- A will is the only official document by which you can decide and make known how you want your assets to be distributed after your death.
- When you make a will, you usually name someone to settle your estate (the liquidator).
- Preparing a will allows you to take stock of your financial situation and decide whether to take out life insurance to provide financial security for your loved ones.
- It's also an opportunity to implement strategies to reduce the tax your estate will pay at your death and ensure that your estate has sufficient liquidity to cover your debts and related expenses.
- If you wish, you can use your will to plan a significant gift to a charity you support, such as the Jules and Paul-Émile Léger Foundation.

3 TYPES OF WILLS RECOGNIZED IN QUEBEC

1.

HOLOGRAPHIC WILL

A holograph is a handwritten will. The main advantage is that it costs only the paper it is written on, and the time it takes you to write it. However, after your death, it will have to be probated by a clerk of the Quebec Superior Court or a notary before the estate can be settled, which will entail costs for your heirs. Your liquidator or your heirs will then be able to obtain certified copies and open or close a bank account in the name of your estate.

It is preferable to date your holographic will, although this is not required to be valid. That way, if you've made several wills over the years, it's easy to identify the most recent one, which is the one that will be executed after your death. When you write a holographic will, only you know its contents. To ensure it is found when needed, telling someone you trust where you keep it is a good idea.





2.

WILL MADE IN THE PRESENCE OF WITNESSES

A witnessed will is a document written by hand, typewriter, or computer and signed by you.

You must then have it signed by two qualified witnesses of legal age in your presence and in accordance with your instructions. You do not have to disclose the contents of your will to the witnesses. As a precaution, it's best to make sure that someone you trust knows where you keep your will. You can also entrust it to a notary or lawyer, who will register it by entering it into the *Chambre des notaires du Québec's* Register of testamentary dispositions or the Quebec Bar's Register of Wills and Mandates.

If you hire a lawyer, they will often charge you an hourly rate, which can vary according to the lawyer's experience, specialization and region, and the complexity of your will. A court clerk or notary must also probate a will made in the presence of witnesses before the estate can be settled.

IMPORTANT: Both holographic wills and witnessed wills can be registered with the Quebec Bar (514 866-2490) or the Chambre des notaires du Québec (514 879-1793 or toll-free at 1-800 263-1793), which will greatly facilitate the will search when the estate is liquidated.

3.

NOTARIAL WILL

A notary draws up a notarial will. It is signed in the presence of a witness provided by the notary. When you make a notarial will, you benefit from advice from a legal professional. This highly qualified person can help you avoid mistakes that could cause problems for your heirs.

Notarial wills are also very difficult to contest since the notary verifies your identity, obtains your consent, and ensures that all legal requirements for validity are met. So, you don't have to worry about anyone opposing the execution of your wishes. Moreover, since the notary keeps your original will, there's no risk of losing it, and your heirs are sure to find it after your death.

A notarial will have a higher initial cost, but it will save your heirs time and money and have important advantages. It is authentic, and there will be no probate fees for your estate.

Video, audio and online wills have no legal value in Quebec.

CHARITABLE GIFTS IN WILLS

Giving just a small portion of your estate will have an impact while still leaving the bulk of your assets to your loved ones.

A gift in a will is **the most common, accessible, straightforward form of planned giving**. It consists of a provision in a person's will leaving a specified amount of money, property or a percentage of the estate's assets to a person or organization. Since **a gift in a will comes from the assets**, not just from income, it is generally larger than a gift made during life.

Name the Foundation as the beneficiary of your gift

When donating to the Foundation, we suggest that you include our Canada Revenue Agency charitable registration number:

1189 23689 RR 0001

Unless otherwise specified, gifts in wills to the **Jules and Paul-Émile Léger Foundation (Mission inclusion)** support our overall activities, whether in Quebec or elsewhere in the world.

It is also possible to earmark a donation for a specific purpose (i.e. a particular program). You will find a detailed list of our endeavours and what they do at the end of this document.

Include a clause in your will

How do I make a gift in my will?

You would include a clause in your will. It could be done before a notary or in any other form accepted in your province or territory.

Refer to the sample clauses at the end of this document. They can guide you and your notary or lawyer in drafting a clause for a gift to the **Jules and Paul-Émile Léger Foundation**.

It is important to include the Foundation's full legal name.

A gift of assets in a will can take the form of shares in a publicly traded company (to save your estate even more in taxes), **life insurance policies** or **works of art**.



What form can a gift in a will take?

A gift to the Foundation in a will can take several forms:

- **Specific gift** (e.g. a specified amount, a TFSA, an RRSP or RRIF account, or a specified property)
- **Residuary gift** (all or a percentage of your estate after debts and specific bequests have been paid)
- **Universal gift** (all assets)
- Designation as the **beneficiary or secondary beneficiary** of a life insurance policy (more information is available)

New tax rules since 2016

A gift in a will entitles the estate to a tax receipt for the gift's full value.

Since 2016, the rules for tax treatment of a gift made in a will, by an estate or by a valid beneficiary designation have been relaxed.

- The gift will be deemed made by the estate when it is transferred to the charity (rather than the day before death, as was previously the case).
- The liquidator can allocate the tax credit to the following years:
 - the deceased's last two tax years
 - the estate's tax year in which the gift was made
 - the estate's previous tax years
 - the five years following the year in which the gift was made

Several tax rules apply, which cannot all be described here. You should discuss it with your tax advisor or notary.

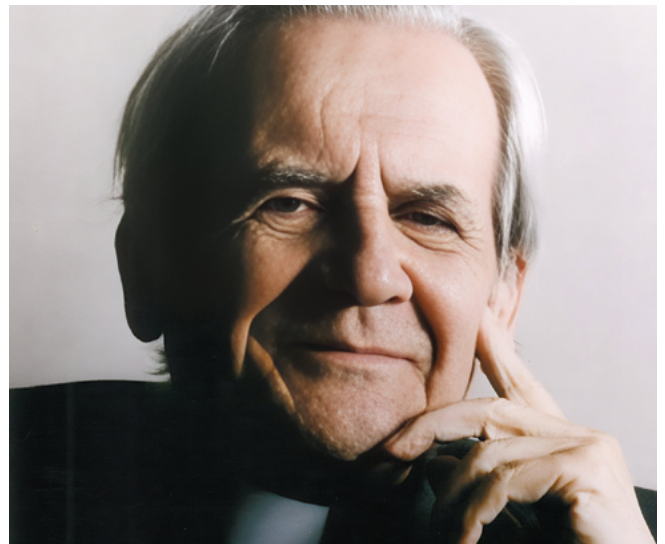
DECIDE HOW YOUR GIFT WILL BE USED

The Foundation supports innovative, impactful, community-based efforts to improve the well-being of vulnerable and marginalized people in Quebec and around the world.



Our History

For 75 years, Mission inclusion (a brand name of the **Jules and Paul-Émile Léger Foundation**) has championed its founder's vision of a just world where no one is left behind. The Jules and Paul-Émile Léger Foundation was created in December 1981 by a special Act of the Canadian Parliament. The Government of Canada was paying tribute to two great humanists and men of action: **Jules Léger**, Governor General of Canada from 1974 to 1979, who spent his life serving the State, and **Paul-Émile Cardinal Léger**, Archbishop of Montreal in the 1950s and 1960s and ambassador for the destitute, who dedicated his life to the service of the Church and humanity.



You can donate to our organization by naming the Jules and Paul-Émile Léger Foundation (registered charity 118 923 689 RR0001) in your will.

You can also earmark your gift for one of our endeavours. You will find a list of our subsidiaries and their charitable registration numbers on the following pages.

Around the world

THE GOLDEN CROSS (1948)

Registered charity number:
118989839 RR 0001

Cardinal Léger's first endeavour was to help children in the suburbs of Rome suffering from the devastating after-effects of the Second World War. The Golden Cross still helps children through mother-child health programs, protective programs for vulnerable young people, and training.

CARDINAL LÉGER INSTITUTE FOR HEALTH (1962)

Registered charity number:
891346041 RR 0001

The creation of the Cardinal Léger Institute for Health is another example of courage and determination. In 1962, Cardinal Léger became interested in leprosy, a terrible disease made worse by the stigmatization of its victims. Today, this endeavour continues to combat exclusion and endemic diseases such as malaria, tuberculosis, tetanus, polio and AIDS.

CARDINAL LÉGER AND HIS WORKS (1969)

Registered charity number:
118838234 RR 0001

This endeavour was created to meet the needs of vulnerable populations. It promotes sustainable development, food security and respect for fundamental values such as human rights, good governance and environmental protection.



In Quebec

THE CARDINAL'S PARTNERS (1983)

Registered charity number:
118989839 RR 0001

This endeavour addresses problems of hunger, poverty and domestic violence affecting women and children by supporting empowering initiatives that enable people to have greater control over their environment materially, physically, psychologically, socially and economically. It includes our Feed a Child campaign.

SENIOR RELIEF (1986)

Registered charity number:
119144186 RR 0001

The Senior Relief program was launched to support elderly people living in poverty. It works with local organizations dedicated to improving the lives of seniors by helping them remain part of the community and valuing their contribution to society.

SUPPORT FOR PEOPLE EXPERIENCING HOMELESSNESS (1992)

Registered charity number:
889907069 RR 0001

Cardinal Léger's sixth and final endeavour supports people experiencing or at risk of homelessness with a focus on young people who are living on the streets and using emergency shelters in growing numbers.



Making a gift in your will is a lasting way to do good. It can also make generosity part of your legacy and encourage your children, grandchildren and future generations to give in their turn.

And perhaps, in some way, it can help soften the blow of your departure. At the celebration of your life, your loved ones will be able to talk about the causes you supported during your life and continue to support after you're gone.



SAMPLE WILL CLAUSES

Residuary gift

All or a percentage of the estate after debts and specific bequests have been paid.

I leave the residue of all my movable and immovable property to the Jules and Paul-Émile Léger Foundation, whose offices are located at 130 De L'Épée Avenue, Montreal, Quebec H2V 3T2, and whose registered charity number is 118923689 RR 0001, which I name as my residuary universal legatee, to support the pursuit of its mission.

Universal gift

All assets.

I leave all my movable and immovable property to the Jules and Paul-Émile Léger Foundation, whose offices are located at 130 De L'Épée Avenue, Montreal, Quebec H2V 3T2, and whose registered charity number is 118923689 RR 0001, which I name my universal legatee, to support the pursuit of its mission.

Specific gift

A specified amount or specific property.

I leave the sum of \$ _____ to the Jules and Paul-Émile Léger Foundation, whose offices are located at 130 De L'Épée Avenue, Montreal, Quebec H2V 3T2, and whose registered charity number is 118923689 RR 0001.

I leave _____ percent of my estate to the Jules and Paul-Émile Léger Foundation, whose offices are located at 130 De L'Épée Avenue, Montreal, Quebec H2V 3T2, and whose registered charity number is 118923689 RR 0001.

A few examples:

1. all or a percentage of your RRSP or RRIF
2. the proceeds of your life insurance policy
3. the residue of your estate
4. a residence

If you have already included our Foundation in your will, we would be delighted to thank you, share our plans for the future with you and recognize you through the Cardinal's Society.

Together, we can work to improve the lives of the most vulnerable and build a more socially and economically inclusive world for future generations.

FAQ

1. Can I change it once I've drawn up my will, or have had it prepared by a notary or legal advisor?

Your will can be changed, revoked, or annulled at any time. It is important to review it every three to five years to ensure it still reflects your wishes. Better still, ask yourself the following questions once a year:

- Do I still want to leave my property to the same people?
- Has my list of assets changed?
- Is the person I've designated as liquidator of my estate still suitable?
- Does the division of my property among my heirs still reflect my wishes?

2. What are the tax benefits of giving to the Jules and Paul-Émile Léger Foundation in my will?

Whatever the amount, a gift in your will helps us pursue our mission and yields tax benefits for your estate.

Once your liquidator sends the Foundation your gift, we will issue a tax receipt for the value of your donation, which will entitle your estate to significant non-refundable tax credits of up to approximately 50% of the value of your contribution. See the Canada Revenue Agency (CRA) [website](#) for more information.

Another important tax benefit: Charitable donation receipts can be used to claim a tax deduction of up to 100% of your net income when your estate files its income tax return in the year of your death. See the CRA [website](#). Your estate can even carry any excess to the year before your death.

3. Is it true that my estate will be taxed when I die as if all my immovable property had been sold at fair market value a minute before my death?

Yes. This is known as “deemed disposition,” but exceptions to the rule exist. Consult a tax expert for the list of exceptions.

4. Can you recommend a notary or legal advisor to help me make a gift in my will to the Jules and Paul-Émile Léger Foundation?

Yes, we can! You can also search for notaries in your area on the [Chambre des notaires du Québec website](#), a recognized professional order with thousands of members in good standing. Visit the Chamber's website at <https://trouverunnotaire.cnq.org/en/find-a-notary.html> or call 514-879-1793 or 1-800-263-1793).



5. How will my gift to the Jules and Paul-Émile Léger Foundation be used?

We are funded almost exclusively by public, corporate and foundation donations and government support. Once your estate has transferred some or all of your gift, the Foundation will allocate your donation to the financial year it was received. The Foundation's financial year runs from January 1 to December 31.

Suppose your gift is for our general mission. In that case, it will be distributed among our various programs and activities in Quebec and abroad in Latin America, Haiti, Africa, and Asia, in accordance with our policies on the distribution of donations and the decisions taken by our volunteer Board of Directors. If you have earmarked your gift for a specific purpose, it will be allocated to the appropriate endeavour to support the requested cause.

For an overview of the Jules and Paul-Émile Léger Foundation's revenues and expenses, see our most recent annual report: www.missioninclusion.ca.

6. What will happen to my gift to the Jules and Paul-Émile Léger Foundation if the organization ceases to exist before my death or before my estate is settled?

On July 9, 1981, the Canadian Senate passed an Act establishing the Jules and Paul-Émile Léger Foundation. On December 18, 1981, the Act was passed by Parliament.

The Foundation is a non-denominational organization dedicated to the values of humanism and community. It is responsible for its assets and for its long-term viability. Today, the Foundation oversees all the endeavours. The endeavours are subsidiaries that are separate legal entities. Each has its own registered charity number.

The Foundation's Canadian charter and articles of incorporation provide that "en cas de dissolution, la distribution des biens de la Fondation Jules et Paul-Émile Léger sera dévolue à un autre organisme exerçant une activité analogue au Canada."

7. Do I have to inform the Jules and Paul-Émile Léger Foundation in advance to make a gift in my will?

The Foundation prefers to know before any gift to thank you during your lifetime, understand your wishes, and plan its projects and programs. You will be helping us budget and allocate future revenues if, with the assistance of your legal advisor and at the time you deem appropriate, you provide us with excerpts from your will that specify:

- the name of your liquidator(s)
- the clause concerning the gift to the Jules and Paul-Émile Léger Foundation



THANK YOU!

Contact our Planned Gifts team for a confidential discussion.

Phone: **514 495-2409**

Email: **bonjour@missioninclusion.ca**

