

PRESENT TENSE

Values That Stand the Test of Time

THE TAX SECRET FEW DONORS KNOW



SPRING 2026
Magazine on
planned giving

“A planned gift transforms today’s generosity into a lasting impact. Thanks to visionaries like you, Mission Inclusion will continue to break down barriers of exclusion for generations to come.”



What is PRESENT^{TENSE}?

PRESENT^{TENSE} is a magazine produced by Mission inclusion, formerly the L'ŒUVRE LÉGER. Each issue provides valuable insights and inspiring personal stories alongside performance charts on charitable gift annuities, bequests and other forms of planned giving. It also showcases the projects made possible by your generosity. Published twice a year, the magazine keeps you informed and connected to our mission. Please encourage your friends and family to subscribe—it's free!

Enjoy the read!



Uniting Our Legacies, Shaping the Future

To you, our donors and allies,

It is a true honour to address you for the first time in these pages, in a magazine that celebrates your commitment and the long-term vision behind your generosity. Since joining the Mission inclusion team, I have had the privilege of speaking with many of you. Through these thoughtful and inspiring conversations, one aspiration has emerged clearly: the desire to leave a meaningful legacy.

Each of us considers the legacy we wish to leave for the common good and for the communities close to our hearts. Together, our voices and commitments form a powerful collective force that sustains vital community initiatives at home and across the globe.

We are united by a desire to build a better future for generations to come while responding to the urgent needs of today. Over time, memories take shape, and every gift carries its own story.

Solidarity, education, health and social justice are values that matter deeply to you, just as they do to me. Our shared aspiration for a better world inspires us to support initiatives that create meaningful change—made possible not only through the transfer of assets, but also through the passing on of values. These values are a powerful force for change that we all share.

Legacy cannot be measured in dollars alone. It lives in hope, in opportunity and in the stories of lives touched. In this issue, we invite you to discover some of those stories.

I hope you enjoy the read, and I look forward to continuing the conversation about the legacies we are shaping together, both personal and collective.



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Thank you to everyone who contributed to this issue of *Present Tense*:

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YOUR TEAM

here to help you
plan for the future.



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PLANNED GIVING IS WITHIN YOUR REACH

Many people assume that you need to be wealthy to make a meaningful gift—or especially to consider a planned gift. The truth is, that’s not the case.

Even a monthly donation to Mission inclusion counts as a form of planned giving!

What are the benefits?

FOR YOU	FOR US
Spread your contributions across the year	Stable and secure financial planning
Tax benefits throughout the year	Sustainable support for long-term projects
Amplified impact	Greater impact for the mission

This year, we will be hosting two virtual webinars. The first, on May 6, will demystify bequests and explain their tax implications for both you and your heirs.



WEBINAR
presented by Mission inclusion

**Your values,
your legacy**

Démistify bequests
May 6th 2026 de 12-1pm
Presented in French

Keep an eye on our email newsletter

for registration details—you won't want to miss it!

From Malawi to Quebec:

A LEGACY OF SOLIDARITY



Louise Benoît, surrounded by Kim Laporte Phaneuf and Richard Veenstra, Executive Director of Mission inclusion.

“For me, Mission inclusion represents a living legacy: a courageous endeavour carried forward by generations of committed individuals, always rooted in respect for human dignity. As we grow older, we naturally reflect on what we will leave behind. Planned giving offers a way to extend these values, ensuring that this profoundly human mission continues far beyond our own lifetimes.”

Louise Benoît shares how her family’s legacy has endured over the years, and how her sister, in her eyes, exemplifies the spirit of giving.

It was 1964. Our family was gathered around the television—my father, my mother, my siblings and me. I was 14, my sister Francine was 22. We watched as Cardinal Léger recounted his trip to Malawi, where he had visited leprosariums supported by the White Sisters. These extraordinary women dedicated themselves entirely to caring for the sick, despite having very limited resources.

“Dad, I want to go there”

As the broadcast ended with the Cardinal’s appeal for volunteers, Francine turned to our father and said, “Dad, I want to go there.”

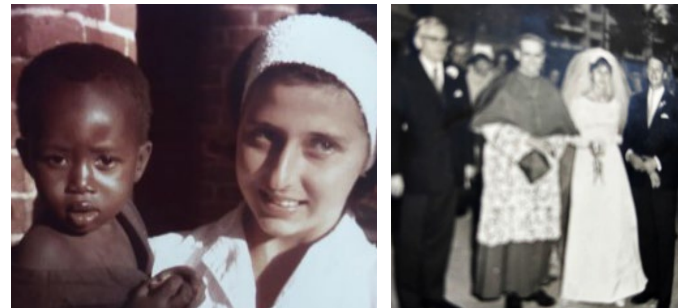
Although her decision may have seemed impulsive, she followed through by calling the Cardinal, who agreed to meet with her. He explained the enormity of the task, the demanding conditions and that he could not cover the cost of her plane ticket. None of this deterred her. She sold her small car, drew on her nursing experience and simply asked to go and serve. Moved by her determination, he agreed.

Francine spent a year in Malawi caring for people living with leprosy, assisting with childbirth and repairing whatever needed fixing. Everyone contributed where they could, and she worked tirelessly. After contracting malaria five times,

she eventually became too weak to continue and returned to Quebec.

But her care did not stop there. Back home, she devoted herself to our mother, who was battling advanced cancer, with the same presence and compassion. Our mother passed away in 1965 at age 55, and Francine remained by her side until the very end.

Values that will remain with us forever



Photos: Francine in Africa (left); Francine on her wedding day (right)

Over time, Cardinal Léger became more than a public figure to our family—he became part of our story. He blessed Francine’s marriage, visited our mother in the hospital, and invited my father to collaborate on the international project he was building. When he died in 1991, we attended his funeral with profound respect and gratitude.

Today, Francine is 83. A few years ago, her son took her back to Malawi, to the leprosarium where her journey began. She saw that leprosy is still present and that patients continue to receive care—a testament to the living legacy of Cardinal Léger, the White Sisters and Francine’s own lifelong commitment.

This legacy has shaped our family’s values and will continue to impact generations to come. It is a powerful reminder that each of us can make a difference, in our own way.

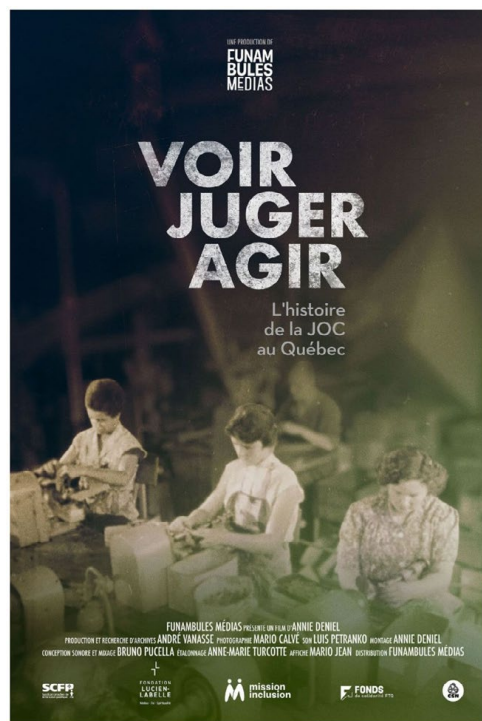
TRANSFORMING A GIFT INTO A LIVING LEGACY

When the Fondation de la Jeunesse ouvrière chrétienne (JOC) was dissolved, a forward-looking decision was made: part of its assets would be entrusted to Mission inclusion, ensuring that its mission could continue to thrive. This led to the creation of the **JOC Fund**, which provides sustained support for young people over time.

Through responsibly invested capital, the income generated year after year helps fund initiatives dedicated to defending the rights of young people and fostering their development. The JOC Fund provides resources, guidance and tools that empower young people to find their voice, take collective action and transform challenges into opportunities for change.

This fund shows how a planned gift, bequest or endowment, rooted in sustainability, can create an enduring impact while staying true to the values of those who choose to pass on their legacy.

True to its **founding spirit**, the JOC's legacy continues to inspire action. Beginning in April, the documentary *See - Judge - Act: The History of the JOC in Quebec* will screen across the province, highlighting the movement's contribution to social change in Quebec.



SCREENING DATES (FRENCH O.V.)



THE BENEFITS OF CHARITABLE GIFT ANNUITIES

Charitable gift annuities

A charitable gift annuity—often simply called an “annuity”—is a planned giving option offered by charitable organizations such as Mission inclusion.

With a charitable gift annuity, you transfer assets—cash, shares, or real estate—to Mission inclusion. Part of your contribution is recognized as a charitable donation, providing you with a tax receipt, while the

remaining balance provides guaranteed income for life, paid monthly or annually at a rate determined in the initial agreement.

Depending on your age and the amount contributed, only a portion of your income may be taxable—or in some cases, none—making this a particularly advantageous option.

Though still relatively little known, charitable gift annuities offer a balanced solution that benefits everyone: **you receive stable, predictable income, and Mission inclusion gains a sustainable gift that supports our mission for the long term.**

Who is a charitable gift annuity for?

Charitable gift annuities are primarily designed for individuals aged 65 and over, as the tax benefits are generally most advantageous for this group. Contributions start at \$20,000, with no maximum limit.

You can also fund a charitable gift annuity using publicly traded securities. In this case, the annuity is based on the market value of the shares at the time of transfer. This option provides additional tax benefits, including exemption from capital gains tax and a charitable receipt for 20% of the annuity's value.



A meaningful investment: Mr. Plourde's story

Mr. Plourde, now retired, began teaching at the Séminaire de Sherbrooke in 1961. He chose to establish a charitable gift annuity with Mission inclusion and highlights the following benefits:

- **Generosity and peace of mind:** the ability to share his assets with confidence and serenity.

- **Meaningful impact:** support for causes that make a tangible difference in society.
- **Guaranteed retirement income:** regular payments that help cover rent and everyday expenses.
- **Administrative simplicity:** streamlined procedures that make the process simple and accessible.
- **Tax optimization:** the transfer of shares that had appreciated by 160%, avoiding capital gains tax.
- **Tax-free annuity:** annuity payments that are entirely tax-free at his age, providing financial security.
- **Mutual benefits:** personal benefits while ensuring Mission inclusion receives sustainable support.
- **Tax receipt:** a tax credit equivalent to 20% or more of the value of the donation, if desired.

Mr. Plourde notes that the values instilled in him through his teaching career have profoundly shaped his life and inspired him to give back.

He is confident that Mission inclusion will manage his gift with rigour, compassion and unwavering commitment to the values that unite us.

Current Annuity Rates*

Age	Women	Men
65	5.18%	5.43%
70	5.80%	6.11%
75	6.54%	7.03%
80	7.80%	8.39%
85	10.11%	10.58%

*Rates may vary depending on market conditions. The figures shown above are based on a capital transfer of \$50,000 (April 2026).



TAKE ACTION TODAY

for a Better World Tomorrow

Planning your donation transforms your generosity into a living legacy—a gift that reflects your values, provides lasting support for the causes you care about and creates a better future for generations to come.

Make a meaningful commitment today by giving:

- **Monthly** • **In shares** • **Through a charitable gift annuity** • **Through life insurance**
- **In your will** • **In memory** • **Through an endowment fund**

Contact us at any time!

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