



Legacy Gifts & Bequests

Christ Church Cathedral, Montreal



Getting started

Many people find that making a will brings them great satisfaction: this simple act expresses the values closest to your heart. You don't need to be old, or rich and famous, to arrange to leave part of what you have today for the good of others tomorrow. It might even be to your advantage to begin with a gift today, while also planning for that good work to continue.

Christ Church Cathedral has touched your life.

Thanks to you, its life will go on.

Legacy giving, whether arranged as a gift through a will, a gift of securities, or by other means, is a powerful way for you to ensure the future life and witness of this historic, lively place.

Let's start planning your legacy together.

Contact the office for more information.



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***Updates will be made to this leaflet. 2023/11**

The future invites you

Christ Church Cathedral in Montreal stands in the midst of the city as an architectural gem, a precious part of Montreal's history. It offers open doors to an oasis of calm, a home of worship for young and old, and a lively hub for music and ongoing community outreach.

Thoughtful donations from generations of worshippers, important community support, and gifts of time from devoted volunteers built this place and keep it alive today. When you include a bequest or other legacy gift to the Cathedral as part of your estate plan, you join this company of faithful and generous souls.



When you die without a will, you have no control over who will inherit your property. Your estate will be distributed according to a single, specific formula that applies to everyone in the jurisdiction where you live. That formula may fail to respect your wishes—and create tax or other consequences you did not intend. We do recommend that you obtain professional advice.* Those experts can keep you abreast of the most current tax and estate laws. We would be pleased to work with you or your advisor in choosing wording to best address your charitable intentions. We also encourage you to include both our legal name Paroisse Anglicane de La Cathedrale Christ Church (Anglican Parish of Christ Church Cathedral) and our charitable registration number 13280-6472-RR0002 in your instructions.

Discuss which options are right for you with your loved ones and with your financial or legal advisor.

*This general outline of how gift planning can meet your needs is no substitute for professional legal and financial advice. Legal requirements and tax laws can change, and regulations will vary depending on where you live. To make certain your plans are best for your situation, do consult your financial planner, attorney, notary, and/or accountant.

Gifts in your will

Remembering the Cathedral in your will is a powerful, generous, and simple act. Making a bequest might allow you to leave a larger gift than would be possible during your lifetime. You can make sure that what is important to you will continue to flourish.

There is no immediate cost to you, and you retain control of your assets. You can bequeath cash, securities, property, or a certain percentage of your estate. Gifts made through your will can lower or even eliminate taxes owed on your final estate. You may also choose the purpose for which your gift will be used.

UNRESTRICTED BEQUEST Your gift will support the areas of highest priority, providing flexibility to respond as situations change. The funds can be used where they are most needed..

RESTRICTED BEQUEST Your gift can support a specific aspect of the Cathedral's life and work. (Talk to us about this choice to make sure it can be fulfilled.)

RETIREMENT FUNDS Designating the Cathedral as a beneficiary of your RRSP or RRIF funds is a tax-smart way to leave a lasting legacy. You retain ownership of your funds now, while your estate will benefit from a tax receipt for the value of your gift later. Donate all or simply a portion—it's up to you.

Gifts during your lifetime

LIFE INSURANCE Whether you have an existing policy or buy a new one, a gift of life insurance can turn your small monthly premiums into a significant donation. Your financial planner can work with you to create a life insurance gift that supports the Cathedral in the future while you enjoy the tax benefits now.

CHARITABLE ANNUITIES You can make a gift to the Cathedral and, at the same time, secure guaranteed income for a specific period of time or for life. An annuity consists of two parts: a gift to the Cathedral, for which you receive a charitable tax receipt, and a guaranteed stream of income for yourself and, if applicable, your surviving partner.

SECURITIES When you transfer stocks, mutual funds, or bonds to the Cathedral your gift has immediate impact. It eliminates the capital gains tax you would need to pay if you sold the securities and then donated the proceeds; in addition, you receive a charitable tax receipt for your donation. You can give now, or as part of your estate planning.